S1865-1

DEPARTMENT OF BANKING AND FINANCE

STATE OF GEORGIA

ATLANTA

SIXTY-FIFTH ANNUAL REPORT

YEAR ENDING DECEMBER 31, 1984

* * *

E. D. "JACK" DUNN
COMMISSIONER

ROBERT M. MOLER
DEPUTY COMMISSIONER

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HISTORY OF THE DEPARTMENT

1919.....1984

The Department of Banking and Finance was created by the Executive Reorganization Plan of 1972 as successor to the Department of Banking. The original Department of Banking was created by Act of the Legislature in 1919 concurrent with the enactment of The Banking Law which deals with the incorporation of banks and the regulation of the business of banking. Since the establishment of the Department in 1919, additional responsibilities have been assigned to the agency in the form of the Georgia Credit Union Act (1925); Trust Company Laws of Georgia (1927); Georgia Sale of Checks Act (1965); Regulated Certificated Bank Act (1966); The Fiduciary Investment Company Act (1970); International Bank Agency Act (1972); and Georgia Business Development Corporation Act (1972). The Executive Reorganization Plan of 1972, in addition to changing the name of the Department, provided for the Department to be headed by a Commissioner as successor to the former Superintendent of Banks and transferred to the Department the supervision of State-chartered building and loan associations. All of the foregoing Acts were subject to substantial recodification in the form of the Financial Institutions Code of Georgia (1974) which became effective April 1, 1975. Provisions of Title 7 of the Code of Georgia relating to Branch Banking and Bank Holding Companies were substantially amended effective July 1, 1976, to permit multi-bank holding companies under Departmental supervision. The Georgia Credit Union Deposit Insurance Corporation (GCUDIC) was established pursuant to a 1974 Act of the General Assembly under the supervision of the Department. GCUDIC insures deposits of certain State-chartered credit unions and building and loan associations.

SUMMARY OF CONDITION AND STRUCTURAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1984

The financial and statistical information contained in this report has been compiled from the annual reports of condition submitted by the 328 State-chartered banks, 55 National banks, 165 State-chartered credit unions, 8 State-chartered savings and loan associations and 16 licensed money order companies operating in this State, and other statistical information made available through the examination, investigation and licensing of financial institutions and others under the supervision of the Department of Banking and Finance. The purpose of this report, required by Section 7-1-74 of the Official Code of Georgia Annotated, is to provide factual and statistical information that might prove useful to the financial industry and may be used by individuals and financial institutions who might be engaged in economic studies or might otherwise be interested.

BANKING DIVISION

The year-end call reports reflect a continuation of sound economic growth in the banking system. Total assets for the 383 National and State-chartered banks amounted to $39,962,852,000 reflecting an increase of $5,580,445,000 or 16.2% over 1983 assets.

Expansion of State-chartered banks through new banks, bank offices and facilities continued. An additional 7 banks and 47 banking offices and facilities opened during 1984. Twenty-two offices closed or merged into National banks bringing the total of such offices to 478.

During 1984, the Department approved 70 applications by bank holding companies for permission to acquire controlling interest in additional Georgia banks and/or bank holding companies. Thirty-seven of these applications were approved to establish new bank holding companies.

Seventeen international bank agencies and five representative offices of international banks had registered or had been authorized to establish an office in Georgia at year-end.

Trust activities continue to be conducted principally by bank trust departments and there is one separately chartered trust company. Other depository financial institutions exercise limited trust powers in connection with individual retirement accounts authorized by the Employee Retirement Income Security Act of 1976 enacted by Congress.

Articles of Amendment of Articles of Incorporation were approved for eleven banks to increase their outstanding capital stock. The Department approved eleven Articles of Amendment creating authorized but unissued shares to be issued in the future. Seventeen banks were granted permission to issue authorized but unissued shares through stock dividends or sales. Amendments were approved for six banks to change the par value of their shares, for nine banks to change their names and for two banks to acquire trust powers. Permission was granted for sixteen banks to issue subordinated securities. Twenty-three applications were approved giving consent for banks to retire subordinated securities.

SUMMARY OF CONDITION AND STRUCTUAL CHANGES IN FINANCIAL INSTITUTIONS DURING 1984
(Continued)

THRIFT INSTITUTIONS DIVISION

Credit Unions operating under State charter have experienced steady growth during 1984. Consolidated financial and statistical reports of the 165 State-chartered credit unions reflect an increase in total assets of $130,254,000 or 11.6% to a total of $1,252,003,000. All State-chartered credit unions provide their members with deposit protection through the National Credit Union Administration or The Georgia Credit Union Deposit Insurance Corporation.

Total assets of State-chartered savings and loan associations as of December 31, 1984, were $120,540,000. The deposits of the State-chartered savings and loan associations are insured by The Georgia Credit Union Deposit Insurance Corporation.

At year-end The Georgia Credit Union Deposit Insurance Corporation had total resources of $6,175,682 and insured deposits of 129 credit unions and 8 savings and loans having total insured deposits of $926,876,487.

SALE OF CHECKS ACT

The Department of Banking and Finance supervises the licensing of check sellers pursuant to the Georgia Sale of Checks Act enacted in 1965. Sixteen companies with a total of 3,456 agents throughout the State were licensed to do business under the Act during 1984.

OTHER INSTITUTIONS

The Department is charged with the responsibility of supervising the operations of Bank Data Processing Cooperatives, Fiduciary Investment Companies and Business Development Corporations. There is one business development corporation but no fiduciary investment companies currently operating.

OFFICIAL ROSTER

E. D. DUNN
Commissioner

ROBERT M. MOLER, CFE
Deputy Commissioner

Reece V. Morris, CFE.....Deputy Commissioner for Administration
John B. Kline, CFE.....Deputy Commissioner for Bank Supervision
Banks, International Bank Agencies, Trusts
Charles W. Burge, CFE.....Deputy Commissioner for Thrift Institutions
Credit Unions, Building and Loan Associations, Check Sellers
David G. Sorrell, CFE.....Director of Training
Coordinator for Training and Educational Activities
David A. Hancock.....Assistant Deputy Commissioner
Grace A. Mayner.....Assistant Deputy Commissioner
Larry S. Moor.....Assistant Deputy Commissioner
Wayne M. Orr.....Assistant Deputy Commissioner
Ralph J. Shire.....Assistant Deputy Commissioner
C. Craig Smith.....Assistant Deputy Commissioner
Examination Report Review, Holding Companies, Relocations, Mergers, and Other Applications, Securities Approvals, Consumer Affairs, Technical and Legal
Melinda G. Kinard.....Senior Financial Examiner
Coordinator for EDP Activities
Barbara Moore.....Accountant
Accounting and Fiscal
Jeannie Benefield.....Administrative Assistant for Banks
Dianne Blackstone.....Administrative Assistant for Banks
Vickie Busby.....Administrative Assistant for Thrifts
Corporate Matters, Consumer Affairs, Pending Applications, Department Bulletin, Examination Report Review, Statistical Reports, Technical and Legal
Maggie Smith.....Personnel Manager
Personnel
Sonja Hencely.....Secretary to Commissioner/Deputy Commissioner
Appointments, Conferences and Seminars, Information, Forms and Applications

Sheila Bersch.....Senior Secretary Typist
Susan Brown.....Principal Secretary
Regina Buchanan.....Secretary Typist
Renate Carroll.....Accounting Technician
Irene Cox.....Principal Clerk
Marilyn Fuller.....Principal Secretary
Marilou Harvey.....Principal Secretary
Richard Jones.....Senior Clerk
Deborah Smith.....Senior Secretary Typist
Kathleen Tucker.....Principal Clerk

FIELD EXAMINERS

DISTRICT	DISTRICT DIRECTOR	SENIOR EXAMINERS	EXAMINERS	ASSISTANT AND SENIOR ASSISTANT EXAMINERS
NORTHWEST	Jackson D. Hardy	William Atkins James Brooks	James Emory Victor Greene Larry Moody	David G. Aten Benjamin Blasingame Robert Braswell Ronald Furukawa Randy Jones Louis Otos
NORTHEAST	Steven D. Bridges	Drexel Beck	Nan Ansley Michael Killeen Ned Overby George Reynolds Tracy Whitesides James Winn	Janet Blackmon Princess Brown Robert Rosentreter
CENTRAL	C. Douglas Peugh	Georgia High John H. Pennell Barry L. Rooks Larry E. Shelley Emory Stanford	Harry Brown Bill Reed	Jenny Neville Kevin Sharpe Sandra L. Sheley
EAST CENTRAL	Robert H. Callier	Hubert C. Miller	Gary Ford Michael Hooks	Ann Adams Vickie Brantley Dianne H. Carswell Gary Fields William J. Mobley Steve Powell David Satterfield
SOUTHWEST	Robley S. Rigdon	John Gavin Robert L. Herndon D. Ray Johnston Michael A. Rosser	Eugene Cline Larry T. Duke Joyce Jones John F. Sutphin	Wendy Banks Kenneth Dawson Alex Miller
SOUTHEAST	Norman E. Mimbs	James F. Mills Billy S. Wilson	George Keaveney Jane M. Whitfield	Patrick Brahana Ernest Coats Sarah Jenkins Mike Killingsworth Ava Lovett David Widincamp

CURRENT STAFF

E.D. "Jack" Dunn
Commissioner

Robert M. Moler
Deputy Commissioner

Reece V. Morris
Deputy Commissioner
for Administration

John B. Kline
Deputy Commissioner
Bank Supervision

Charles W. Burge
Deputy Commissioner
of Thrift Institutions

E. Nanette Ansley

William D. Atkins

David Aten

Wendy Banks

Drexel Beck

Jeannie Benefield

Sheila Bersch

Janet Blackmon

Dianne Blackstone

Ben Blasingame

Patrick Brahana

Vicki L. Brantley

Steve Bridges

James Brooks

Harry Brown

Princess Brown

Susan Brown

Victoria L. Busby

Robert Callier

Renate Carroll

Dianne Carswell

Gene Cline

Ernest D. Coats

Irene Cox

Ken Dawson

Larry Duke

James Emory

Gary Ford

Marilyn Fuller

Ron Furukawa

John Gavin

Victor Greene

David Hancock

Jackson Hardy

Marilou Harvey

Sonja Hencely

Larry Herndon

Georgia High

Michael Hooks

Sarah B. Jenkins

D. Ray Johnston

Joyce R. Jones

Randy Jones

Richard Jones

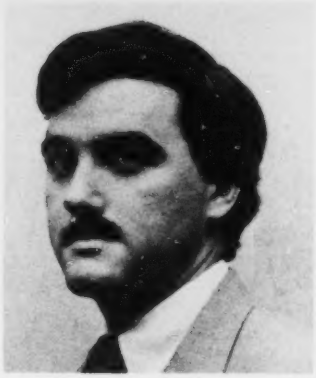
George S. Keaveney

Michael Killeen

Melinda Kinard

Ava R. Lovett

Grace Mayner



J. Alex Miller

Hubert Miller

James F. Mills

Norman E. Mimbs

Larry Moody

Larry S. Moor

Barbara U. Moore

Jenny Neville

Wayne Orr

Louis Otos

Ned Overby

John H. Pennell, II

C. Douglas Peugh

Steve Powell

Bill Reed

George Reynolds

Robley Rigdon

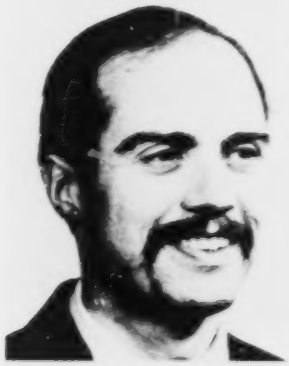
Barry L. Rooks

Robert J. Rosentreter

Mike Rosser

Kevin M. Sharpe

Larry Shelley



Ralph J. Shire

C. Craig Smith

Deborah Smith

Maggie Smith

David Sorrell

Emory Stanford

John Sutphin, III

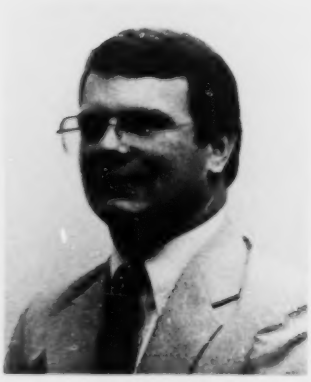
Kathleen Tucker

Tracy D. Whitesides

Jane M. Whitfield

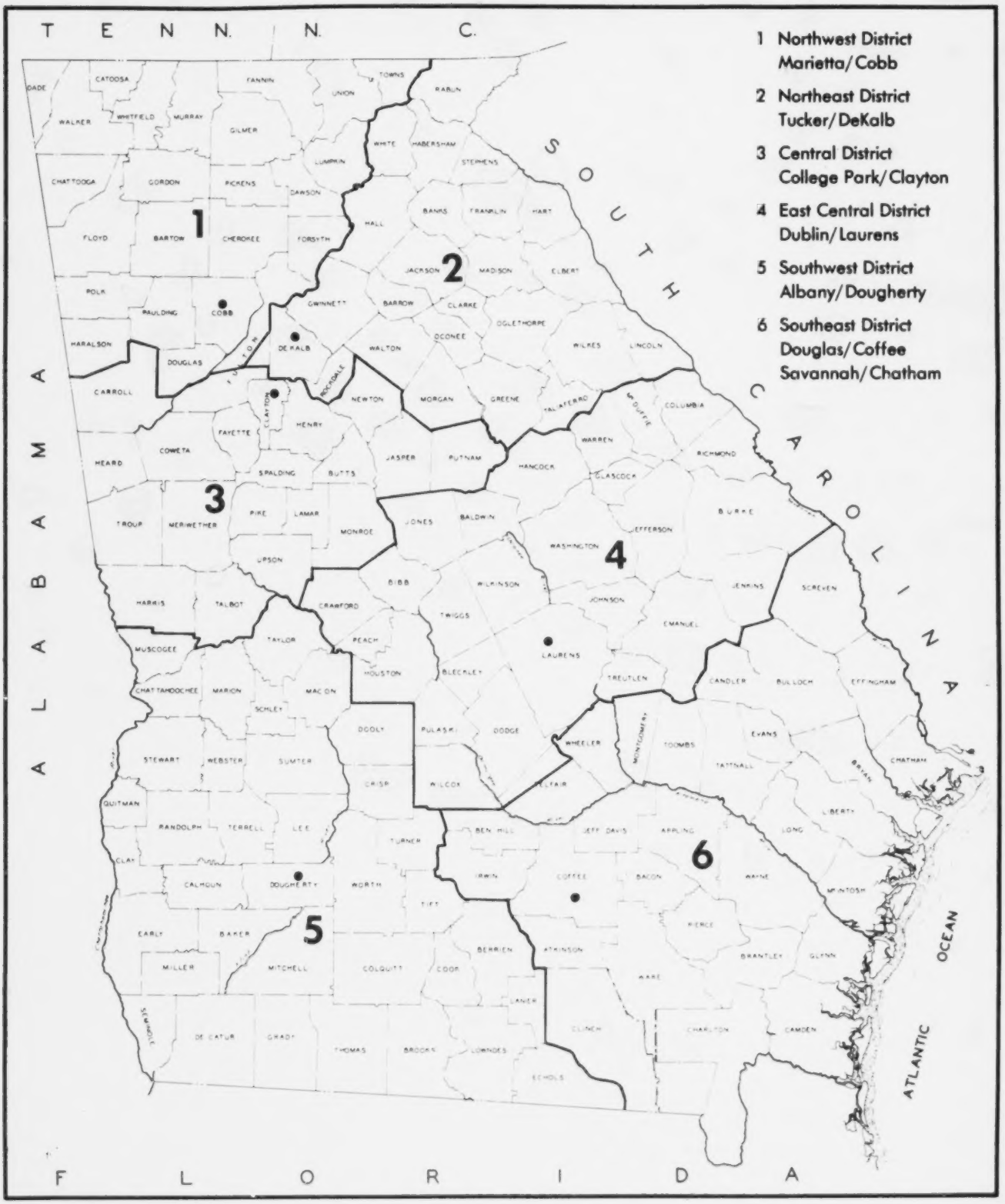
David Widincamp

Billy S. Wilson, Jr.



James Winn

EXAMINATION DISTRICTS AND DISTRICT WORK AREAS



RECEIPTS AND DISBURSEMENTS FISCAL YEAR 1984

REVENUES COLLECTED	
Bank Examination and Supervision Fees	$2,858,614.00
New Bank, Bank Office and Holding Company Investigation Fees	214,550.00
Credit Union Examination and Supervision Fees	301,863.59
Sale of Checks Investigation and License Fees	6,763.00
Building and Loan Examination, Supervision and Investigation Fees	12,035.00
Holding Company Examination and Supervision Fees	110,965.00
Miscellaneous Fees and Fines	5,832.80
Total Revenues Collected and Remitted to Fiscal Division, Department of Administrative Services	$3,510,623.39
DISBURSEMENTS	
Personal Services	$2,844,680.40
Travel Expense	226,211.59
Motor Vehicle Expense	64,496.55
Office Rent	127,544.31
Equipment	5,692.93
Printing	12,046.80
Repairs and Maintenance	9,176.15
Supplies and Materials	21,640.71
Computer	17,856.52
Communications	28,423.24
Miscellaneous	36,618.80
Total Disbursements	$3,394,388.00

LEGAL HOLIDAYS

January 1.....New Year's Day

January 19.....Robert E. Lee's Birthday

February 22.....George Washington's Birthday
(Observed Third Monday in February)

April 26.....Confederate Memorial Day

May 30.....National Memorial Day
(Observed Last Monday in May)

June 3.....Jefferson Davis' Birthday

July 4.....Independence Day

First Monday in September.....Labor Day

October 12.....Columbus Day
(Observed Second Monday in October)

November 11.....Veterans' Day

Fourth Thursday in November.....Thanksgiving Day

December 25.....Christmas Day

(Whenever a public and legal holiday occurs on a Saturday, the preceding Friday shall be observed as a public and legal holiday. Whenever a public and legal holiday occurs on a Sunday, the following Monday shall be observed as a public and legal holiday.)

ARTICLES OF INCORPORATION FOR BANKS APPROVED

NAME OF BANK	LOCATION	APPROVED
Citizens Bank of Gwinnett	Duluth	1-27-84
First Bank & Trust Company	Fayetteville	1-27-84
Founders Guaranty Bank	McDonough	3-12-84
The Bank of Troup County	LaGrange	5-07-84
First Colony Bank	Alpharetta	7-18-84
Bank of Georgia	Watkinsville	10-16-84

ARTICLES OF INCORPORATION FOR INTERIM BANKS APPROVED

(To facilitate acquisition of an existing bank)

NAME OF BANK	LOCATION	APPROVED
Taylorsville Interim Bank	Taylorsville	1-18-84
First State Interim Bank	Cordele	5-07-84
BOC Interim Bank	Clayton	7-27-84
Greensboro Interim Bank	Greensboro	8-07-84
Thomson Interim Bank	Thomson	8-07-84

MERGERS OF STATE BANKS INTO NATIONAL BANKS

NAME OF BANK	LOCATION	EFFECTIVE
The Fayette State Bank into The Citizens and Southern National Bank	Peachtree City Savannah	5-31-84
Bank South, Clayton Bank of Cumming into Bank South, National Association	Forest Park Cumming Atlanta	7-25-84
The Citizens and Southern Bank of Effingham County into The Citizens and Southern National Bank	Springfield Savannah	9-01-84
The American Bank into First National Bank in Elberton	Bowman Elberton	12-31-84
The Rockmart Bank into The First National Bank of Rome, under name of Trust Company Bank of Northwest Georgia, National Association	Rockmart Rome	12-31-84

PERMITS ISSUED FOR BANKS TO BEGIN BUSINESS

NAME OF BANK	LOCATION	ISSUED	OPENED
Tara State Bank	Riverdale	12-27-83	3-27-84
Trust Company Bank of Troup County	LaGrange	3-26-84	3-30-84
The Peoples Bank of Forsyth County	Cumming	7-12-84	7-23-84
Founders Guaranty Bank	McDonough	7-31-84	8-04-84
First Bank & Trust Company	Fayetteville	11-05-84	11-12-84
The Peoples Bank of Buford	Buford	12-12-84	12-13-84
The Bank of Troup County	LaGrange	12-13-84	12-15-84

PERMISSION GRANTED TO EXERCISE TRUST POWERS

NAME OF BANK	TYPE	APPROVED
Cornelia Bank Cornelia	Full	2-28-84
Gwinnett Bank & Trust Company Norcross	Limited	4-05-84
Planters Bank Hawkinsville	Limited	5-17-84
The Prudential Bank and Trust Company Atlanta	Limited	10-03-84
The Commercial Bank Douglasville	Full	10-23-84

MISCELLANEOUS SUPERVISED INSTITUTIONS

The Business Development Corporation of Georgia, Inc.....Atlanta

Bank-owned Cooperative Data Centers:*
First Financial Management Corp. .....Atlanta
Financial Data Services, Inc.....Atlanta

*Does not include departments and wholly owned subsidiaries of major correspondent banks which may perform data processing services for others.

MISCELLANEOUS APPLICATIONS TO AMEND ARTICLES OF INCORPORATION APPROVED

NAME OF BANK	LOCATION	NATURE OF AMENDMENT	APPROVED
Commercial Bank of Cobb County	Marietta	Change Name to: First Georgia Bank of Cobb County	1-11-84
The Citizens Bank	Fort Valley	Acquire full Trust Powers	3-05-84
Planters Bank	Hawkinsville	Acquire full Trust Powers	4-25-84
WC Interim Bank	Cleveland	Change Name to: GC Interim Bank; Change Principal Office to: Elberton, Georgia	4-27-84
The Bank of Zebulon	Zebulon	Change Name to: United Bank of Pike	6-14-84
The Crawford County Bank	Roberta	Change Name to: United Bank of Crawford	6-14-84
Lamar State Bank	Barnesville	Change Name to: United Bank	6-19-84
Trust Company Bank	Atlanta	Restate Articles of Incorporation	7-02-84
The Citizens Bank	Folkston	Change Name to: Southeastern Bank	7-11-84
The Prudential Bank and Trust Company	Atlanta	Change Location of Registered Office from: Fulton County to Cobb County	9-21-84
Tennille Banking Company	Tennille	Change Name to: Bank South, Washington County	11-09-84
The First State Bank of Fitzgerald	Fitzgerald	Change Name to: Bank South, Fitzgerald	11-09-84
Georgia Bank & Trust Company	Macon	Change Name to: Bank South, Macon	11-09-84
First State Interim Bank	Cordele	Change Name to: First State Bank and Trust Company in Cordele	12-10-84

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Mount Vernon Bank, Survivor and SB-Interim, Inc.	Mount Vernon)) Waycross)	Merger	1-27-84
First American Bank of Walton, Survivor and FABW Interim, Inc.	Monroe))) Monroe)	Merger	1-30-84
The Peoples Bank, Survivor and Peoples Interim Corp.	Eatonton)) Eatonton)	Merger	2-17-84
Trust Company Bank of Troup County, Survivor and Peoples Bank of LaGrange	LaGrange))) LaGrange)	Merger	2-23-84
The Bank of Edison, Survivor and Edison Interim Corp.	Edison)) Edison)	Merger	3-09-84
Taylorsville Interim Bank, Survivor under name of Peoples Bank of Bartow County and Peoples Bank of Bartow County	Taylorsville)) Taylorsville)) Taylorsville)	Merger	3-16-84
Bank South, Fitzgerald, Survivor and Georgia Interim, Inc.	Fitzgerald)) Macon)	Merger	5-02-84
Baxley State Bank, Survivor and Baxley Interim, Inc.	Baxley)) Baxley)	Merger	5-15-84
The Bank of Macon County, Survivor and Bankshares of Georgia Interim, Inc.	Montezuma)) Montezuma)	Merger	6-06-84
Bank of Cumming, Survivor and Bank South, Cobb Bank South, Gwinnett	Cumming)) Marietta) Duluth)	Merger	6-08-84
Fairburn Interim Bank, Survivor under name of Fairburn Banking Company and Fairburn Banking Company	Fairburn)) Fairburn)) Fairburn)	Merger	6-12-84

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (CONTINUED)

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
The Citizens Bank, Survivor under name of Southeastern Bank and The Camden County State Bank	Folkston) Folkston)) Woodbine)	Merger	7-11-84
Security Bank and Trust Company of Albany, Survivor and Citizens Bank	Albany)) Colquitt)	Merger	7-12-84
GC Interim Bank, Survivor under name of Granite City Bank and Granite City Bank	Elberton) Elberton)) Elberton)	Merger	8-01-84
The Chattahoochee Bank, Survivor and Chattahoochee Interim Company	Marietta)) Marietta)	Merger	8-13-84
Ashburn Bank, Survivor and Colony Interim, Inc.	Ashburn)) Fitzgerald)	Merger	8-29-84
Bank of Canton, Survivor and B C Interim, Inc.	Canton)) Canton)	Merger	9-05-84
White County Bank, Survivor and White County Interim Corporation	Cleveland)) Cleveland)	Merger	9-19-84
BOC Interim Bank, Survivor under name of Bank of Clayton and Bank of Clayton	Clayton) Clayton)) Clayton)	Merger	10-04-84
First Bank of Conyers, Survivor and FB-Interim, Inc.	Conyers)) Conyers)	Merger	10-19-84
State Bank of Kingsland, Survivor and Kingsland Investment Corporation	Kingsland)) Kingsland)	Merger	10-31-84
The Hinesville Bank, Survivor and Interim Hinesville Corporation	Hinesville)) Atlanta)	Merger	11-16-84

APPLICATIONS FOR CONSOLIDATIONS AND/OR MERGERS APPROVED (CONTINUED)

NAME OF BANK	LOCATION	ACTIVITY	APPROVED
Farmers State Bank, Survivor and Interim Lincoln Corporation	Lincolnton) Atlanta)	Merger	12-03-84
Habersham Bank, Survivor and Interim Habersham Corporation	Clarkesville) Clarkesville)	Merger	12-05-84
Thomson Interim Bank, Survivor under name of Bank of Thomson and Bank of Thomson	Thomson) Thomson) Thomson)	Merger	12-07-84
The Commercial Bank, Survivor and Interim Commercial Corporation	Douglasville) Douglasville)	Merger	12-10-84
First State Interim Bank, Survivor under name of First State Bank and Trust Company in Cordele and First State Bank in Cordele	Cordele) Cordele) Cordele)	Merger	12-10-84
First State Bank & Trust Company, Survivor and The Citizens Bank and Trust Company Fort Gaines Banking Company	Albany) Bainbridge) Fort Gaines)	Merger	12-13-84 12-27-84
The Bank of Ocilla, Georgia, Survivor and Irwin Interim, Inc.	Ocilla) Ocilla)	Merger	12-28-84

BRANCH BANKS AS OF DECEMBER 31, 1984

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
First State Bank & Trust Company Albany	Dougherty	Decatur
Security Bank and Trust Company of Albany Albany	Dougherty	Miller
Trust Company Bank of South Georgia, National Association Albany	Dougherty	Thomas
Heritage Bank Alpharetta	Fulton	DeKalb, Gwinnett
The First National Bank of Athens Athens	Clarke	Morgan
Bank South, National Association Atlanta	Fulton	Chatham, Clarke, Clayton, Cobb, DeKalb, Forsyth, Gwinnett, Muscogee
First Georgia Bank Atlanta	Fulton	DeKalb
The First National Bank of Atlanta Atlanta	Fulton	Bartow, Bibb, Clayton, Cobb, DeKalb, Hall, Houston, Richmond, Sumter
The National Bank of Georgia Atlanta	Fulton	Clayton, Cobb, DeKalb, Gwinnett
Trust Company Bank Atlanta	Fulton	Cayman Islands, Cherokee, DeKalb
American National Bank of Brunswick Brunswick	Glynn	Wayne
The First National Bank of Brunswick Brunswick	Glynn	Ware
Cohutta Banking Company Chatsworth	Murray	Walker
Columbus Bank and Trust Company Columbus	Muscogee	Chattahoochee, Marion

BRANCH BANKS AS OF DECEMBER 31, 1984 (CONTINUED)

NAME OF BANK	CHARTER COUNTY	BRANCH COUNTIES
The First National Bank of Columbus Columbus	Muscogee	Chattahoochee
The First National Bank of Dalton Dalton	Whitfield	Gordon
Fidelity National Bank Decatur	DeKalb	Fulton
Southeastern Bank Folkston	Charlton	Brantley, Camden
First South Bank Fort Valley	Peach	Johnson, Macon
Commercial Bank & Trust Company Griffin	Spalding	Fayette, Henry, Pike
Citizens Community Bank Hahira	Lowndes	Brooks
The Coastal Bank Hinesville	Liberty	Long
Trust Company Bank of Middle Georgia, National Association Macon	Bibb	Houston
Trust Company Bank of Northwest Georgia, National Association Rome	Floyd	Polk
The Citizens and Southern National Bank Savannah	Chatham	Bartow, Ben Hill, Bibb, Butts, Clarke, Clayton, Cobb, Colquitt, Decatur, DeKalb, Douglas, Effingham, Fayette, Fulton, Gwinnett, Hart, Henry, Houston, Lowndes, Polk, Richmond, Thomas, Tift, Whitfield

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED AS OF DECEMBER 31, 1984

PARENT BANK	LOCATION	NAME OF BANK OFFICE OR FACILITY	LOCATION
Heritage Bank	Alpharetta	Facilities	
		Kroger Store #123	Atlanta
		Kroger Store #206	Atlanta
		Kroger Store #242	Atlanta
		Kroger Store #247	Union City
First Georgia Bank	Atlanta	Old National Office	College Park
		Dunwoody Office	Dunwoody
Trust Company Bank	Atlanta	Piedmont Center East	Atlanta
		Ravinia Office	Atlanta
Citizens Bank	Ball Ground	Woodstock Office	Woodstock
Bank of Danielsville	Danielsville	Dogsborough Office	Hull
Dawson County Bank	Dawsonville	Georgia 400 Facility	Dawsonville
The Commercial Bank	Douglasville	Fairburn Road Office	Douglasville
		Thornton Road Office	Lithia Springs
Bank of Columbia County	Harlem	Appling Office	Appling
The Bank of LaFayette, Georgia	LaFayette	Rock Spring Office	Rock Spring
The Citizens and Southern Bank of West Georgia	LaGrange	Lee's Crossing Office	LaGrange
Commercial Bank & Trust Company of Troup County	LaGrange	Lee's Crossing Office	LaGrange
Trust Company Bank of Gwinnett County	Lawrenceville	Gwinnett Medical Center Office	Lawrenceville
Georgia State Bank	Mableton	Powder Springs Office	Powder Springs
Georgia State Bank	Martinez	Belair at Columbia Road Facility	Martinez
Richland Banking Company	Richland	Richland Banking Company Lumpkin Facility	Lumpkin
Roswell Bank	Roswell	Alpharetta Office	Alpharetta
		Medical Center Office	Roswell

BANK OFFICES/FACILITIES APPROVED BUT UNOPENED (CONTINUED)

PARENT BANK	LOCATION	NAME OF BANK OFFICE OR FACILITY	LOCATION
Farmers and Merchants Bank of Senoia	Senoia	Downtown Facility	Senoia
West Georgia Bank of Tallapoosa	Tallapoosa	North Tallapoosa Office	Tallapoosa
The Park Avenue Bank	Valdosta	Downtown Office	Valdosta

STATE BANKS IN LIQUIDATION

NAME OF BANK	LOCATION	DATE CLOSED	DEPOSITORY
The Hamilton Bank & Trust Company	Atlanta	10-08-76	NA
Unpaid Claims due FDIC			$4,437,622
Estimated Value of Remaining Unliquidated Assets			*$1,461,731
First Augusta Bank & Trust Company	Augusta	05-20-77	NA
Unpaid Claims due FDIC			$4,320,861
Estimated Value of Remaining Unliquidated Assets			*$ 625,459
Peoples Banking Company	Boston	03-17-81	NA
Unpaid Claims due FDIC			$1,134,878
Estimated Value of Remaining Unliquidated Assets			*$ 257,990
Toney Brothers Bank	Doerun	01-05-79	NA
Unpaid Claims due FDIC			0
Estimated Value of Remaining Unliquidated Assets			*$ 122,763

*The value of remaining assets is only an estimation due to future economic conditions, litigation, collections, and other factors that could change the appraised value substantially. The values are used primarily for a guide in determining the present status of the particular liquidation or receivership.

BANK AND BANK OFFICE ADDITIONS AND DELETIONS DURING 1984

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
IN OPERATION JANUARY 1, 1984.....	334	453
BANKS OPENED DURING YEAR.....	+7	

The Peoples Bank of Buford
Buford, (12-13-84)
The Peoples Bank of Forsyth County
Cumming, (7-23-84)
Citizens Bank of Gwinnett
Duluth, (4-16-84)
First Bank & Trust Company
Fayetteville, (11-12-84)
The Bank of Troup County
LaGrange, (12-15-84)
Trust Company Bank of Troup County
LaGrange, (3-30-84)
Founders Guaranty Bank
McDonough, (8-04-84)
Tara State Bank
Riverdale, (3-17-84)*

BANKS DELETED BY MERGERS..... -12

The Citizens Bank and Trust Company
Bainbridge, (12-31-84)
The American Bank
Bowman, (12-31-84)
Citizens Bank
Colquitt, (8-31-84)
Bank of Cumming
Cumming, (7-25-84)
Bank South, Gwinnett
Duluth, (7-25-84)
Bank South, Clayton
Forest Park, (7-25-84)
Peoples Bank of LaGrange
LaGrange, (3-30-84)
Bank South, Cobb
Marietta, (7-25-84)
The Fayette State Bank
Peachtree City, (5-31-84)
The Rockmart Bank
Rockmart, (12-31-84)
The Citizens and Southern Bank of Effingham County
Springfield, (9-01-84)
The Camden County State Bank
Woodbine, (7-11-84)

*Included in January 1, 1984, total.

BANK AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED DURING YEAR.....		+47

Montgomery County Bank, Ailey
Vidalia Office, Vidalia, (10-11-84)
First State Bank & Trust Company, Albany
Bainbridge Branch, Bainbridge, (12-31-84)
Security Bank and Trust Company of Albany, Albany
Colquitt Branch, Colquitt, (8-31-84)
Heritage Bank, Alpharetta
Heritage Bank Building Office
Atlanta, (7-02-84)

Facilities

Kroger Store #218, Atlanta, (7-02-84)
Kroger Store #259, Atlanta, (6-18-84)
Kroger Store #313, Atlanta, (4-30-84)
Kroger Store #324, Atlanta, (3-05-84)
Kroger Store #210, Chamblee, (5-29-84)
Kroger Store #300, Chamblee, (3-26-84)
Kroger Store #246, Decatur, (11-20-84)
Kroger Store #327, Duluth, (3-16-84)
Kroger Store #230, Lilburn, (12-13-84)
Kroger Store #336, Roswell, (3-23-84)
Kroger Store #262, Stone Mountain, (4-09-84)
Ashburn Bank, Ashburn
Piggly Wiggly Supermarket Bank Office, Ashburn, (12-17-84)
First American Bank and Trust Company, Athens
North Athens Office, Athens, (12-21-84)
First Georgia Bank, Atlanta
Peachtree Center, Atlanta, (6-12-84)
Holcomb Bridge Office, Roswell, (2-21-84)
Trust Company Bank, Atlanta
Cherokee Corners Office, Acworth, (6-11-84)
Perimeter Center West Office, Atlanta, (4-04-84)
Union County Bank, Blairsville
Ingle's Facility, Blairsville, (10-24-84)
Farmers State Bank, Cadwell
Dublin Office, Dublin, (10-29-84)
Etowah Bank, Canton
Ingles Facility, Acworth, (5-21-84)
North Canton Office, Canton, (7-23-84)
Bartow County Bank, Cartersville
Felton's Crossing Facility, Cartersville, (12-05-84)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES

BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED).....

Rabun County Bank, Clayton
North Rabun Office, Dillard, (4-16-84)
White County Bank, Cleveland
Village Plaza Facility, Cleveland, (4-09-84)
Merchants and Farmers Bank of Comer Georgia, Comer
Dogsboro Office, Athens, (10-16-84)
Cornelia Bank, Cornelia
Ingle's Supermarket Facility, Cornelia, (1-09-84)
The Citizens Bank, Dallas, Georgia, Dallas
Ingle's Supermarket Facility, Dallas (6-20-84)
Douglas County Bank, Douglasville
Thornton Road Office, Lithia Springs (3-15-84)
Bank South, Gwinnett, Duluth
Gwinnett Place Office, Duluth, (4-16-84)
Citizens Bank & Trust Company, Eastman
Chauncey Office, Chauncey, (6-18-84)
Southeastern Bank, Folkston
Woodbine Branch, Woodbine, (10-01-84)
The Citizens Bank, Gainesville
Ingles Facility, Gainesville, (6-07-84)
Trust Company Bank of Gwinnett County, Lawrenceville
Gwinnett Place Mall Office, Duluth, (6-11-84)
Founders Guaranty Bank, McDonough
Ingles Supermarket Facility, Stockbridge, (10-05-84)
Gwinnett Bank & Trust Company, Norcross
Rockbridge Facility, Norcross, (12-10-84)
Bank of Quitman, Quitman
Troupeville Office, Valdosta, (2-20-84)
Roswell Bank, Roswell
Old Alabama Road Office, Roswell, (2-21-84)
Sylvester Banking Company, Sylvester
Piggly Wiggly Supermarket Facility, Sylvester, (8-20-84)
Commercial Bank, Tallapoosa
Holcombe's Super Valu Facility, Tallapoosa, (2-10-84)
Smith's Super Market Facility, Tallapoosa, (2-10-84)
Waco Office, Tallapoosa, (9-17-84)

BANK AND BANK OFFICE ADDITIONS AND DELETIONS (CONTINUED)

	STATE CHARTERED BANKS	BRANCHES BANK OFFICES & FACILITIES
BANK OFFICES, BRANCHES, AND FACILITIES OPENED (CONTINUED).....		
Peoples Bank of Bartow County, Taylorsville		
Downtown Cartersville Office, Cartersville, (2-16-84)		
Kroger Store #293 Facility, Cartersville, (11-19-84)		
BANK OFFICES, BRANCHES, AND FACILITIES DISCONTINUED DURING YEAR.....		-22
Georgia Railroad Bank & Trust Company, Augusta,		
Center West Office, Augusta, (9-21-84)		
The American Bank, Bowman		
The Elberton Office, Elberton, (12-31-84)		
Bank of Cumming, Cumming		
Tri-County Mall Office, Cumming, (7-24-84)		
Bank South, Gwinnett, Duluth		
Gwinnett Place Office, Duluth, (7-24-84)		
Lilburn Crossing Office, Lilburn, (7-24-84)		
Norcross-Rockbridge Office, Norcross, (7-24-84)		
Bank South, Clayton, Forest Park		
College Park Branch, College Park, (7-25-84)		
South Fulton Office, College Park, (7-25-84)		
Jonesboro Office, Jonesboro, (7-25-84)		
Morrow Road Office, Morrow, (7-25-84)		
North Clayton Office, Morrow, (7-25-84)		
Southlake Office, Morrow, (7-25-84)		
Riverdale Office, Riverdale, (7-25-84)		
Bank South, Cobb, Marietta		
Cherokee Road Office, Marietta, (7-25-84)		
Sprayberry Crossing Office, Marietta, (7-25-84)		
Vinings Junction Facility, Smyrna, (7-25-84)		
The Fayette State Bank, Peachtree City		
Fayetteville Office, Fayetteville, (5-31-84)		
Glenloch Office, Peachtree City, (5-31-84)		
Tyrone Office, Tyrone, (5-31-84)		
The Rockmart Bank, Rockmart		
Motor Bank Facility, Rockmart, (12-31-84)		
The Citizens and Southern Bank of Effingham County, Springfield		
Rincon Office, Rincon, (9-01-84)		
Commercial Bank, Tallapoosa		
Northside Facility, Tallapoosa, (2-10-84)		
In Operation December 31, 1984..... (Includes Reliance Trust Company, Atlanta)	329	478

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Abbeville	Wilcox	Dorsey State Bank	10-04-1972	10-04-1972	0	998
		Wilcox County State Bank	4-22-1952	4-22-1952	1	11,804
Adairsville	Bartow	*Bank of Adairsville	3-21-1899	3-24-1899	1	13,558
Adel	Cook	Adel Banking Company	2-27-1929	3-01-1929	1	28,169
		Farmers and Merchants Bank	12-11-1947	1-15-1948	0	12,639
Ailey	Montgomery	Montgomery County Bank	2-24-1926	3-01-1926	1	14,937
Alamo	Wheeler	Wheeler County State Bank	1-15-1945	1-17-1945	1	11,754
Alapaha	Berrien	Bank of Alapaha	3-04-1905	3-25-1905	2	22,612
Albany	Dougherty	The Citizens and Southern Bank of Albany	5-06-1943	6-01-1943	6	174,839
		First State Bank & Trust Company	3-31-1961	3-31-1961	6	205,411
		Security Bank and Trust Company of Albany	4-17-1970	8-31-1970	3	89,792
		*Trust Company Bank of South Georgia, National Association				102,130
Allentown	Wilkinson	The Four County Bank	8-18-1941	9-15-1941	0	14,214
Alma	Bacon	Alma Exchange Bank & Trust	7-28-1981	7-28-1981	1	25,499
		*The First National Bank of Alma				26,933
Alpharetta	Fulton	Heritage Bank	9-23-1970	3-04-1971	22	133,555
Americus	Sumter	Citizens Bank of Americus	2-20-1937	3-25-1937	2	49,817
		Sumter Bank and Trust Company	10-01-1973	10-28-1974	1	39,865
Arlington	Calhoun	Bostwick Banking Company	8-27-1935	3-01-1936	0	12,319
Ashburn	Turner	Ashburn Bank	7-03-1900	7- -1900	1	42,239
		The Citizens Bank of Ashburn	7-27-1905	10-25-1905	0	22,340
Athens	Clarke	First American Bank and Trust Company	9-24-1949	11-01-1949	2	84,554
		*The First National Bank of Athens				194,387
Atlanta	Fulton	*Bank South, National Association				2,024,784
		*Citizens Trust Bank	7-12-1921	8-17-1921	2	81,848
		*First Georgia Bank	3-22-1934	4-02-1934	16	448,120
		*The First National Bank of Atlanta				6,426,324
		*The National Bank of Georgia				1,302,654
		The Prudential Bank and Trust Company	7-20-1945	9-04-1945	0	24,859
		Reliance Trust Company	2-11-1981	7-01-1981	0	***
		Southern National Bank				78,971
		*Trust Company Bank	9-21-1891	11-08-1891	57	3,902,850

*Member Federal Reserve System
**Amounts are in thousands
***Non-Deposit Trust Company

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Augusta	Richmond	*Trust Company Bank of Augusta, National Association				171,482
		*Georgia Railroad Bank & Trust Company	11-15-1892	12-31-1892	15	578,586
Bainbridge	Decatur	The First Port City Bank	4-03-1974	10-07-1974	0	39,083
Ball Ground	Cherokee	Citizens Bank	9-28-1926	10-01-1926	1	28,894
Barnesville	Lamar	*The First National Bank of Barnesville				38,108
		United Bank	4-14-1971	6-01-1972	1	27,104
Barwick	Brooks	Barwick Banking Company	2-16-1967	6-01-1967	0	4,107
Baxley	Appling	Baxley State Bank	8-23-1917	8-25-1971	0	49,212
		Peoples State Bank & Trust	5-04-1966	7-01-1966	0	20,559
Blackshear	Pierce	*The Blackshear Bank	7-07-1892	7-07-1892	0	16,518
		Peoples Bank	8-01-1946	8-05-1946	0	24,163
Blairsville	Union	*First National Bank of Union County	1-04-1982	1-04-1982		12,373
		Union County Bank	2-18-1949	3-01-1950	1	52,336
Blakely	Early	Bank of Early	4-03-1941	4-28-1941	0	28,728
		First State Bank of Blakely	5-06-1937	5-15-1937	1	29,464
Blue Ridge	Fannin	Fannin County Bank	5-29-1916	6-06-1916	1	44,529
Bowdon	Carroll	Trust Company Bank of Carroll County	9-22-1926	9-22-1926	2	43,778
Braselton	Jackson	Braselton Banking Company	12-13-1948	12-18-1948	0	3,887
Bremen	Haralson	The Citizens & Merchants Bank	6-09-1970	11-16-1970	0	12,588
		Commercial & Exchange Bank	12-17-1983	1-31-1984	1	25,443
Brooklet	Bulloch	Farmers & Merchants Bank	2-04-1948	2-17-1948	1	22,130
Broxton	Coffee	Broxton State Bank	8-04-1966	9-01-1966	0	14,884
Brunswick	Glynn	*American National Bank of Brunswick				148,935
		The Coastal Bank of Georgia	7-22-1981	10-30-1981	3	53,972
		*The First National Bank of Brunswick				182,406
Buchanan	Haralson	*The First National Bank of Haralson County				31,441
Buford	Gwinnett	The Peoples Bank of Buford	12-20-1983	12-13-1984	0	4,867
Butler	Taylor	The Citizens State Bank	9-04-1926	9-04-1926	0	25,349
Byron	Peach	Middle Georgia Bank	10-30-1962	2-04-1963	1	27,677
Cadwell	Laurens	Farmers State Bank	8-23-1972	8-23-1972	1	7,149

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Cairo	Grady	Cairo Banking Company	11-23-1903	11-23-1903	1	39,386
		Citizens Bank	12-03-1903	1-01-1904	0	9,257
		*First National Bank of Grady County				24,305
Calhoun	Gordon	*The Calhoun First National Bank				104,048
Camilla	Mitchell	Bank of Camilla	11-04-1889	1-02-1890	0	32,005
		Planters & Citizens Bank	9-20-1904	5-24-1913	0	42,713
Canton	Cherokee	Bank of Canton	11-17-1892	12-18-1892	2	84,787
		Etowah Bank	1-22-1927	1-29-1927	3	82,284
Carnesville	Franklin	First Bank and Trust	7-18-1960	8-01-1960	1	35,102
Carrollton	Carroll	The Carrollton State Bank	4-21-1972	8-01-1972	1	18,128
		The Peoples Bank	11-10-1909	12-01-1909	2	87,487
		*West Georgia National Bank of Carrollton				62,907
Cartersville	Bartow	Bartow County Bank	6-07-1973	3-28-1974	3	29,434
Cave Spring	Floyd	Bank of Cave Spring	12-15-1966	6-15-1967	0	6,522
Cedartown	Polk	*The First National Bank of Polk County				50,695
Chatsworth	Murray	Cohutta Banking Company	7-17-1905	1-24-1906	4	65,994
		*The First National Bank of Chatsworth				25,991
Chester	Dodge	Bank of Dodge County	6-14-1966	9-26-1966	1	7,438
Chickamauga	Walker	Bank of Chickamauga	2-16-1910	5-10-1910	1	23,270
Clarkesville	Habersham	Habersham Bank	5-13-1904	5- -1904	2	82,928
Clarkston	DeKalb	Citizens DeKalb Bank	4-10-1969	3-06-1970	5	37,323
Claxton	Evans	The Claxton Bank	2-24-1941	2-24-1941	2	31,224
		Tippins Bank & Trust Company	8-30-1940	9-03-1940	1	18,950
Clayton	Rabun	Bank of Clayton	10-18-1984	10-18-1984	1	66,990
		Rabun County Bank	5-01-1974	10-10-1975	1	19,322
Cleveland	White	The Peoples Bank	12-11-1945	7-01-1946	1	124,793
		White County Bank	12-02-1975	10-29-1976	2	37,107
Cobbtown	Tattnall	The Brown Bank	6-24-1970	6-24-1970	0	4,904
Cochran	Bleckley	Cook Banking Company	4-24-1942	7-01-1942	0	19,363
		State Bank of Cochran	12-22-1921	1-05-1922	0	29,996
Colquitt	Miller	The Peoples Bank	3-16-1973	10-19-1973	0	20,993

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Columbus	Muscogee	Columbus Bank and Trust Company	12-14-1888	4-01-1889	14	525,943
		*The First National Bank of Columbus				338,381
		*The National Bank and Trust Company of Columbus, Georgia				161,137
Comer	Madison	Merchants and Farmers Bank of Comer Georgia	10-03-1935	10-10-1935	2	17,551
Commerce	Jackson	*The First National Bank of Commerce				46,601
		Northeastern Banking Company	11-17-1981	5-28-1982	0	19,008
Conyers	Rockdale	First Bank of Conyers	11-17-1969	6-24-1970	2	47,158
		Trust Company Bank of Rockdale	10-15-1891	6- -1901	2	99,706
Coolidge	Thomas	Farmers and Merchants Bank of Thomas County	12-18-1911	11-20-1911	1	10,390
Cordele	Crisp	Cordele Banking Company	5-31-1927	6-15-1927	1	42,877
		First State Bank and Trust Company in Cordele	12-31-1984	12-31-1984	1	41,750
Cornelia	Habersham	Cornelia Bank	7-03-1900	8-04-1900	4	69,171
		*First National Bank of Habersham	9-14-1979	9-15-1979	0	61,072
Covington	Newton	The Bank of Covington	4-10-1901	4-10-1901	1	97,020
		*First National Bank of Newton County				45,283
Crawford	Oglethorpe	The Commercial Bank	9-02-1924	9-05-1924	0	16,806
Crawfordville	Taliaferro	The Peoples Bank	12-08-1947	1-02-1948	0	15,791
Cumming	Forsyth	Forsyth County Bank	6-15-1964	9-26-1964	1	71,067
		The Peoples Bank of Forsyth County	12-20-1983	7-23-1984	0	10,085
Cuthbert	Randolph	Citizens Bank	2-07-1938	3-01-1938	0	23,742
		First State Bank of Randolph County	12-31-1958	1-02-1959	1	19,686
Dahlonega	Lumpkin	Bank of Dahlonega	5-27-1914	5-27-1914	1	60,127
		Lumpkin County Bank	5-06-1981	12-14-1982	0	11,106
Dallas	Paulding	The Citizens Bank, Dallas, Georgia	7-23-1962	3-15-1963	3	34,927
		*The First National Bank of Paulding County				63,374

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Dalton	Whitfield	The Bank of Dalton	10-30-1979	10-12-1912	2	58,791
		*The First National Bank of Dalton				234,278
		Hardwick Bank & Trust Company	2-17-1922	2-20-1922	3	122,956
Danielsville	Madison	Bank of Danielsville	12-11-1904	1-15-1908	0	12,244
Darien	McIntosh	The Darien Bank	12-08-1888	1-24-1889	1	25,570
Dawson	Terrell	Bank of Dawson	6-29-1911	7-01-1911	0	35,064
		Bank of Terrell	3-23-1936	5-01-1936	1	42,240
Dawsonville	Dawson	Dawson County Bank	7-01-1953	7-13-1953	0	20,954
Decatur	DeKalb	*Fidelity National Bank				91,663
Dexter	Laurens	The Knight State Bank	1-30-1967	2-01-1967	0	10,788
Donalsonville	Seminole	Commercial State Bank	10-21-1938	12-16-1938	1	27,213
		Merchants and Farmers Bank	9-24-1925	9-24-1925	1	23,420
Douglas	Coffee	Coffee County Bank	6-19-1931	7-01-1931	0	35,209
		The Exchange Bank	5-11-1971	5-11-1971	1	25,771
		Trust Company Bank of Coffee County	5-22-1945	7-05-1945	2	83,203
Douglasville	Douglas	The Commercial Bank	4-24-1942	5-01-1942	2	79,476
		Douglas County Bank	5-18-1973	6-24-1974	1	12,808
		Trust Company Bank of Douglas County	8-11-1959	5-09-1960	3	66,365
Dublin	Laurens	The Citizens and Southern Bank of Dublin	10-29-1928	11-01-1928	3	102,459
		Farmers and Merchants Bank	5-26-1910	7-06-1910	3	87,823
		The Morris State Bank	7-31-1958	10-02-1958	1	50,586
Dudley	Laurens	Bank of Dudley	10-02-1905	11- -1905	0	22,899
Duluth	Gwinnett	Citizens Bank of Gwinnett	1-31-1984	4-16-1984	0	14,341
Eastman	Dodge	Bank of Eastman	12-18-1918	1-02-1919	0	37,538
		Citizens Bank & Trust Company	3-12-1949	4-01-1949	2	35,512
Eatonton	Putnam	Farmers & Merchants Bank	10-30-1922	11-15-1922	0	31,789
		The Peoples Bank	3-16-1944	5-01-1944	0	28,695
Edison	Calhoun	The Bank of Edison	9-24-1904	1904	0	19,976
Elberton	Elbert	*The First National Bank in Elberton				78,106
		Granite City Bank	8-31-1984	8-31-1984	2	69,477

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Ellaville	Schley	Bank of Ellaville	9-10-1910	9-16-1910	0	14,173
Ellijay	Gilmer	The Bank of Ellijay	5-21-1914	6-01-1914	1	46,391
		First State Bank of Gilmer County	11-05-1973	8-29-1974	0	21,316
Fairburn	Fulton	Fairburn Banking Company	7-16-1984	7-16-1984	1	37,681
Fayetteville	Fayette	Farmers and Merchants Bank	2-16-1906	3-13-1906	2	58,190
		First Bank & Trust Company	2-09-1984	11-12-1984	0	5,643
Fitzgerald	Ben Hill	The Bank of Fitzgerald	11-10-1975	4-15-1976	1	39,571
		Bank South, Fitzgerald	5-24-1948	7-19-1948	1	39,876
Folkston	Charlton	Southeastern Bank	9-30-1981	9-30-1981	3	52,475
		*First National Bank of Folkston				15,373
Forysth	Monroe	The Farmers Bank	3-09-1910	1910	0	20,455
		First Citizens Bank	2-17-1920	3-01-1920	0	18,541
		Monroe County Bank	11-02-1908	10-15-1908	0	34,243
Fort Gaines	Clay	Fort Gaines Banking Company	2-11-1937	1-15-1937	0	16,778
Fort Oglethorpe	Catoosa	Fort Oglethorpe State Bank	12-04-1963	8-07-1964	2	29,141
Fort Valley	Peach	First South Bank	10-11-1924	10-15-1924	2	48,694
		The Citizens Bank	12-14-1906	1-01-1907	1	33,897
Franklin	Heard	The Bank of Heard County	10-14-1905	10-18-1905	0	15,458
Gainesville	Hall	The Citizens Bank	5-19-1913	6- -1913	4	70,336
		*The First National Bank of Gainesville				319,637
Gibson	Glascock	Bank of Gibson	11-07-1905	11-27-1905	0	3,472
Glennville	Tattnall	First Citizens Bank	12-31-1942	1-04-1943	1	26,958
		The Glennville Bank and Trust Company	1-12-1905	1-18-1905	1	29,659
Gordon	Wilkinson	The Gordon Bank	6-08-1946	8-01-1946	0	13,953
Gray	Jones	Bank of Gray	8-23-1909	8-28-1909	0	20,622
Greensboro	Greene	Bank of Greensboro	10-13-1926	10-14-1926	0	37,952
		Citizens Union Bank	3-09-1946	4-01-1946	1	35,162
Greenville	Meriwether	The Greenville Banking Company	10-24-1887	-1891	0	11,804
Griffin	Spalding	The Bank of Griffin	6-08-1967	8-16-1968	1	36,251
		Commercial Bank & Trust Company	10-11-1889	10-09-1890	8	187,967
		*First National Bank of Griffin				63,526

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Haddock	Jones	Jones County Bank	7-14-1905	7-25-1905	0	2,714
Hahira	Lowndes	Citizens Community Bank	2-12-1927	2-21-1927	1	20,825
		Commercial Banking Company	1-29-1945	4-05-1945	0	10,920
Harlem	Columbia	Bank of Columbia County	11-29-1909	12-13-1909	0	20,299
Hartwell	Hart	Bank of Hartwell	5-15-1961	11-09-1961	1	26,731
Hawkinsville	Pulaski	Planters Bank	2-27-1896	3- -1896	1	36,735
		The Pulaski Banking Company	7-20-1949	8-27-1949	0	31,654
Hazlehurst	Jeff Davis	Bank of Hazlehurst	10-19-1906	10- -1906	0	21,174
		Jeff Davis Bank	7-12-1962	12-01-1962	0	18,823
Hiawassee	Towns	Bank of Hiawassee	6-14-1909	7-21-1909	1	41,077
Hinesville	Liberty	The Coastal Bank	7-09-1970	7-09-1970	1	50,939
		The Hinesville Bank	9-04-1911	11-15-1911	2	47,240
Hogansville	Troup	The Citizens Bank	11-30-1961	12-11-1961	0	15,065
Homer	Banks	Bank of Banks County	6-25-1974	12-28-1974	0	18,284
Homerville	Clinch	Empire Banking Company	3-01-1945	6-01-1945	0	21,478
Irwinton	Wilkinson	Wilkinson County Bank	7-16-1907	7-16-1907	0	14,044
Jackson	Butts	McIntosh State Bank	2-14-1964	9-18-1964	0	27,892
Jasper	Pickens	Jasper Banking Company	1-17-1945	3-12-1945	0	45,635
		Pickens County Bank	8-25-1976	6-18-1977	0	18,661
Jefferson	Jackson	*The First National Bank of Jackson County				25,865
Jeffersonville	Twiggs	Peoples State Bank	12-10-1969	12-10-1969	0	6,486
Jesup	Wayne	*The First National Bank of Wayne County				38,358
Jonesboro	Clayton	Trust Company Bank of Clayton County	10-06-1903	11-17-1903	5	77,328
Kingsland	Camden	Citizens State Bank	7-29-1981	7-29-1981	0	7,778
		State Bank of Kingsland	11-26-1912	12- -1912	0	12,383
LaFayette	Walker	The Bank of LaFayette, Georgia	11-13-1889	1889	1	60,400
LaGrange	Troup	The Bank of Troup County	6-06-1984	12-15-1984	0	4,080
		The Citizens and Southern Bank of West Georgia	7-23-1937	8-02-1937	3	101,786

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**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
LaGrange	Troup	Commercial Bank & Trust Company of Troup County	7-08-1941	9-15-1941	1	60,869
		Trust Company Bank of Troup County	3-30-1984	3-30-1984	2	46,970
Lakeland	Lanier	Farmers and Merchants Bank	4-08-1907	1907	0	25,298
Lavonia	Franklin	Northeast Georgia Bank	9-20-1940	9-23-1940	2	38,582
Lawrenceville	Gwinnett	*The Brand Banking Company	6-02-1905	7-17-1905	2	80,598
		*First National Bank of Gwinnett County				146,425
		Trust Company Bank of Gwinnett County	1-11-1971	9-16-1971	6	84,788
Leary	Calhoun	Jordan Banking Company	12-30-1965	1-03-1966	0	5,085
Leesburg	Lee	The State Bank of Leesburg, Georgia	4-09-1947	12-01-1947	1	12,032
Lenox	Cook	Bank of Lenox	6-20-1907	6-25-1907	0	7,825
Leslie	Sumter	Farmers & Merchants Bank	12-19-1940	1-02-1941	0	8,772
Lexington	Oglethorpe	Citizens Banking Company	2-07-1949	3-10-1949	0	13,786
Lincolnton	Lincoln	Farmers State Bank	9-26-1911	12-02-1911	0	25,462
Lithonia	DeKalb	The Peoples Bank	8-26-1910	1910	1	34,337
Loganville	Walton	Bank of Loganville	5-06-1946	10-05-1946	0	14,186
Louisville	Jefferson	*The First National Bank of Louisville				39,982
Lumber City	Telfair	Bank of Lumber City	5-22-1945	7-02-1945	0	6,377
Lumpkin	Stewart	Farmers State Bank	10-21-1911	12- -1911	1	9,938
Lyons	Toombs	The Peoples Bank of Lyons, Georgia	5-04-1935	6-01-1935	1	24,802
Mableton	Cobb	Georgia State Bank	9-15-1981	3-03-1982	7	127,797
Macon	Bibb	Bank South, Macon	6-09-1960	7-01-1960	6	165,175
		Central Bank of Georgia	10-12-1982	2-01-1983	3	55,083
		*Trust Company Bank of Middle Georgia, N. A.				332,477
Madison	Morgan	Bank of Madison	12-26-1888	1-01-1890	0	23,144
Manchester	Meriwether	Bank of Manchester	1-28-1910	2-02-1910	0	36,364
		F & M Bank and Trust Company	10-07-1947	2-21-1948	1	10,483
Mansfield	Newton	Newton County Bank	12-19-1945	3-01-1946	1	10,061
Marietta	Cobb	The Chattahoochee Bank	9-09-1983	11-15-1983	0	47,090
		First Georgia Bank of Cobb County	10-30-1979	10-30-1979	6	124,994
		*The First National Bank of Cobb County				377,494

*Member Federal Reserve System
**Amounts are in thousands

LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Martinez	Columbia	Georgia State Bank	7-05-1909	8-01-1909	2	56,472
McDonough	Henry	Founders Guaranty Bank	3-21-1984	8-04-1984	1	6,312
		*Trust Company Bank of Henry County, National Association				73,745
McRae	Telfair	The Merchants & Citizens Bank	3-28-1929	3-28-1929	0	19,876
		The Security State Bank	8-23-1972	8-23-1972	0	19,472
Meigs	Thomas	Bank of Meigs	5-08-1903	6- -1903	0	5,051
Metter	Candler	Metter Banking Company	/-25-1930	8-26-1935	0	39,411
		Pineland State Bank	12-27-1961	10-15-1962	0	12,894
Midville	Burke	Bank of Midville	4-13-1945	5-21-1945	0	7,760
Milan	Telfair	Bank of Milan	12-05-1906	10- -1906	0	10,258
Milledgeville	Baldwin	The Citizens and Southern Bank of Milledgeville	2-28-1874	10-13-1884	1	88,438
		Exchange Bank	5-20-1903	6-01-1903	2	52,019
		The Merchants and Farmers Bank of Milledgeville	3-22-1898	3- -1898	1	39,906
Millen	Jenkins	Bank of Millen	1-04-1893	3-01-1893	0	26,750
		Ogeechee Valley Bank	9-01-1972	1-07-1974	0	11,825
Molena	Pike	Bank of Molena	10-07-1901	3- -1899	0	7,066
Monroe	Walton	First American Bank of Walton	1-01-1906	1-01-1906	2	57,253
		*The National Bank of Walton County				69,069
Montezuma	Macon	The Bank of Macon County	2-24-1978	2-24-1978	1	44,213
		First United Bank	10-23-1948	1-10-1949	1	28,796
Monticello	Jasper	Bank of Monticello	2-08-1964	2-10-1964	0	19,628
		Bank South, Jasper County, National Association				22,067
Moultrie	Colquitt	American Banking Company	8-13-1971	10-01-1971	1	44,086
		*Moultrie National Bank				84,396
Mount Vernon	Montgomery	Mount Vernon Bank	12-21-1900	1-24-1901	0	21,205
Nashville	Berrien	The Citizens Bank	2-19-1943	3- -1943	1	26,012
		The United Banking Company	/-10-1924	7-15-1924	1	18,041

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Newington	Screven	Bank of Newington	7-07-1919	8-14-1919	0	4,370
Newnan	Coweta	Bank of Coweta	2-11-1972	10-06-1972	2	41,683
		The Citizens and Southern Newnan Bank	2-25-1955	2-25-1955	2	62,376
		*First National Bank in Newnan				73,604
Newton	Baker	Baker County Bank	10-04-1906	10-15-1906	0	9,159
Nicholls	Coffee	Nicholls State Bank	12-02-1952	1-02-1953	0	11,808
Norcross	Gwinnett	Gwinnett Bank & Trust Company	9-11-1967	3-01-1968	6	111,476
Ocilla	Irwin	The Bank of Ocilla, Georgia	9-20-1956	10-01-1956	0	27,118
		The First State Bank of Ocilla	5-11-1943	6-01-1943	1	24,489
Omega	Tift	South Georgia Banking Company	4-15-1970	4-15-1970	1	28,257
Palmetto	Fulton	First Fulton Bank and Trust	6-29-1918	7-10-1918	2	24,992
Patterson	Pierce	The Patterson Bank	6-19-1907	6-19-1907	0	9,092
Pavo	Thomas	Pavo State Bank	6-24-1971	6-24-1971	0	5,595
Pearson		The Citizens Exchange Bank	1-19-1943	5-12-1945	0	10,591
Pelham	Mitchell	Farmers Bank of Pelham	8-25-1902	9-01-1902	2	33,831
		Pelham Banking Company	12-04-1936	12-08-1936	0	26,998
Pembroke	Bryan	The Pembroke State Bank	12-29-1937	2-11-1938	1	28,928
Perry	Houston	The Bank of Perry	8-20-1889	1889	1	38,820
		*Bank South, Houston County National Association				46,601
Pine Mountain	Harris	Farmers and Merchants Bank	3-22-1909	4-19-1909	2	34,065
Pineview	Wilcox	Pineview State Bank	9-20-1910	9-20-1910	0	7,155
Pitts	Wilcox	Pitts Banking Company	6-02-1906	6- -1906	0	6,606
Preston	Webster	Bank of Webster	6-29-1970	6-29-1970	0	5,260
Quitman	Brooks	Bank of Quitman	12-26-1888	12-31-1888	2	21,499
		*The Citizens National Bank of Quitman				17,143
Reidsville	Tattnall	The Tattnall Bank	9-14-1900	10-22-1900	1	26,500
Reynolds	Taylor	The Citizens State Bank	9-08-1922	9-08-1922	0	15,185
Rhine	Dodge	Williams Banking Company	8-04-1947	10-01-1947	0	9,809
Richland	Stewart	Richland Banking Company	10-13-1927	10-15-1927	0	9,330
Ringgold	Catoosa	Northwest Georgia Bank	4-08-1983	2-08-1984	4	57,544

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Riverdale	Clayton	Tara State Bank	2-07-1983	3-17-1984	0	13,535
Roberta	Crawford	United Bank of Crawford	1-07-1901	1-08-1901	0	17,862
Rochelle	Wilcox	Rochelle State Bank	7-08-1947	8-01-1947	0	5,614
Rome	Floyd	The Georgia State Bank of Rome	4-02-1976	1-05-1978	1	30,595
		*The National City Bank of Rome				150,762
		The Rome Bank and Trust Company	4-05-1945	10-01-1945	3	76,349
		*Trust Company Bank of Northwest Georgia, National Association				169,131
Rossville	Walker	Rossville Bank	7-01-1963	12-13-1963	2	50,678
Roswell	Fulton	Roswell Bank	3-01-1901	3- -1901	4	98,905
Royston	Franklin	Tri-County Bank of Royston	8-09-1941	9-01-1941	1	43,643
Rutledge	Morgan	Bank of Rutledge	9-24-1898	10-01-1898	0	11,297
St. Marys	Camden	*First National Bank of Camden County	10-01-1982	10-01-1982		17,061
		Peoples Bank	5-07-1973	5-07-1973	1	9,334
Sandersville	Washington	Citizens Bank of Washington County	1-06-1965	5-03-1965	1	25,680
		The Geo. D. Warthen Bank	3-18-1957	3-18-1957	1	43,817
Sardis	Burke	Bank of Sardis	4-27-1945	7-02-1945	0	6,342
Savannah	Chatham	The Carver State Bank	4-29-1947	6-04-1947	1	21,843
		*The Citizens and Southern National Bank				7,411,188
		First Bank of Savannah	7-29-1909	8-04-1909	6	108,533
		*Savannah Bank and Trust Company of Savannah	3-04-1869	7-01-1869	12	471,570
		Southern Bank and Trust Company	10-10-1974	5-28-1975	1	21,820
		*Trust Company of Georgia Bank of Savannah, N.A.				222,482
Senoia	Coweta	Farmers and Merchants Bank of Senoia	3-02-1874	1889	1	13,955
Smyrna	Cobb	*Trust Company Bank of Cobb County, N. A.				179,652
Social Circle	Walton	Georgia Central Bank	12-31-1923	3-08-1924	1	22,104
Soperton	Treutlen	The Bank of Soperton	7-16-1906	1903	0	23,220
Sparta	Hancock	Bank of Hancock County	10-18-1904	9-05-1904	0	26,367
		United Security Bank	5-10-1976	5-10-1976	0	5,783

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Stapleton	Jefferson	Bank of Stapleton	3-20-1916	1916	0	9,849
Statesboro	Bulloch	First Bulloch Bank & Trust Company	1-19-1934	4-14-1934	3	92,469
		Sea Island Bank	3-11-1901	1901	2	89,808
Stockbridge	Henry	The First State Bank	9-21-1964	10-08-1964	2	49,868
Summerville	Chattooga	Farmers & Merchants Bank	2-05-1926	2-06-1926	3	62,012
Swainsboro	Emanuel	The Central Bank	10-27-1920	11-09-1920	1	29,414
		The Citizens Bank of Swainsboro	11-10-1900	1900	1	40,219
		Spivey State Bank	8-27-1964	3-01-1965	0	30,946
Sylvania	Screven	Bank of Screven County	4-10-1911	5-01-1911	0	43,414
		Farmers and Merchants Bank	2-18-1946	3-01-1946	1	35,445
Sylvester	Worth	Bank of Worth County	4-28-1945	11-01-1945	2	31,800
		Sylvester Banking Company	7-05-1898	7- -1898	1	34,036
Talbotton	Talbot	The Peoples Bank of Talbotton	12-09-1890	1-13-1891	0	11,719
Tallapoosa	Haralson	Commercial Bank	12-09-1971	12-09-1971	3	13,621
		West Georgia Bank of Tallapoosa, Georgia	12-06-1948	6-06-1949	0	15,546
Taylorsville	Bartow	Peoples Bank of Bartow County	4-23-1984	4-23-1984	3	23,913
Temple	Carroll	Bank of Carroll County	11-25-1946	7-01-1947	4	23,916
Tennille	Washington	Bank South, Washington County	4-04-1900	4- -1900	1	26,235
Thomaston	Upson	Bank of Upson	6-23-1951	10-01-1951	1	49,698
		The Citizens and Southern Bank of Thomaston	1-18-1926	2-18-1930	1	59,376
		West Central Georgia Bank	12-13-1973	4-15-1974	1	28,755
Thomasville	Thomas	Commercial Bank	7-03-1916	7-22-1916	2	114,409
Thomson	McDuffie	Bank of Thomson	12-30-1890	1891	2	68,636
		*The First National Bank of Thomson				56,759
Tifton	Tift	The Citizens Bank of Tifton	2-24-1948	4-15-1948	1	52,151
		The Farmers Bank of Tifton	12-21-1936	2-24-1937	1	59,152
Toccoa	Stephens	The Bank of Toccoa	8-10-1911	9-01-1911	2	57,325
		The Citizens Bank	5-25-1950	3-16-1951	2	51,190
Trenton	Dade	Bank of Dade	7-05-1955	1-12-1956	0	22,870

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Trion	Chattooga	*First National Bank of Chattooga County				21,504
Twin City	Emanuel	Durden Banking Company, Incorporated	6-26-1935	7-05-1935	0	20,075
Unadilla	Dooly	State Bank and Trust Co.	4-19-1935	4-22-1935	2	30,853
Union Point	Greene	The Farmers Bank	9-06-1911	9-06-1911	1	42,755
Uvalda	Montgomery	Altamaha Bank and Trust Company	5-02-1966	5-16-1966	1	21,437
Valdosta	Lowndes	*The First National Bank of Valdosta				106,567
		First State Bank and Trust Company of Valdosta	1-22-1906	3- -1906	2	68,871
		The Park Avenue Bank	6-28-1971	6-28-1971	0	31,054
Vidalia	Toombs	Brice Banking Company, Inc.	9-07-1965	10-14-1965	0	25,374
		Darby Bank and Trust Co.	6-22-1934	7-01-1934	0	29,991
		*First National Bank and Trust Company				48,305
Vienna	Dooly	Bank of Dooly	11-10-1975	7-30-1976	0	18,668
		Citizens Bank	6-24-1931	7-01-1931	0	16,173
Villa Rica	Carroll	Bank of Villa Rica	5-04-1899	5- -1899	1	31,073
Wadley	Jefferson	Bank of Wadley	1-29-1902	1- -1902	0	14,196
Warm Springs	Meriwether	First American Bank	10-11-1905	8-03-1906	1	13,953
Warrenton	Warren	Citizens Bank	4-14-1902	4- -1902	0	19,176
Washington	Wilkes	Farmers and Merchants Bank	8-10-1949	3-14-1950	2	49,564
		Washington Loan and Banking Company	9-07-1891	5-01-1895	1	47,538
Watkinsville	Oconee	Oconee State Bank	6-05-1959	2-01-1960	1	38,729
Waycross	Ware	Commercial Bank	10-15-1918	10-30-1918	2	38,153
		Southern Bank	5-22-1956	6-11-1956	2	77,371
Waynesboro	Burke	*Bank of Waynesboro	12-16-1890	1891	1	38,963
		*The First National Bank of Waynesboro				25,989
West Point	Troup	*First National Bank of West Point				61,593
Willacoochee	Atkinson	The Peoples Bank	1-04-1952	1-15-1952	0	7,684
Winder	Barrow	Bank of Barrow	3-12-1951	3-17-1951	2	75,751
		The Peoples Bank	10-29-1926	10-30-1926	2	38,630
Woodbury	Meriwether	The Woodbury Banking Company	9-29-1902	9-29-1902	0	13,141
Woodland	Talbot	Talbot State Bank	11-18-1907	11-25-1907	0	8,122

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LIST OF STATE AND NATIONAL BANKS

CITY	COUNTY	NAME OF BANK	CHARTER DATE	BEGIN BUSINESS	NO. OFF.	TOTAL ASSETS**
Wrens	Jefferson	First State Bank	2-25-1964	7-06-1964	0	21,202
Wrightsville	Johnson	Bank of Wrightsville	2-16-1897	2-16-1897	0	22,440
Zebulon	Pike	United Bank of Pike	3-18-1905	1-31-1905	1	29,108

*Member Federal Reserve System
**Amounts are in thousands

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITIONS OF STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1984
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1983
(Amounts in Thousands)

	December 31, 1984 383 Banks	December 31, 1983 391 Banks
ASSETS		
Cash and Due from Depository Institutions	$ 6,063,666	$ 5,338,530
Securities	7,013,701	8,319,047
Federal Funds Sold and Securities Purchased under Agreement to Resell	1,904,312	2,017,781
Gross Loans and Lease Financing Receivables	23,309,812	17,466,466
Reserve for Loan and Lease Losses	(291,460)	(241,181)
Unearned Income	(581,004)	(670,957)
Net Loans and Lease Financing Receivables	22,437,348	16,554,328
Bank Premises, Furniture and Fixtures	772,244	693,498
Other Real Estate Owned	53,428	57,970
Intangible Assets	65,882	72,323
All Other Assets	1,652,271	1,328,930
TOTAL ASSETS	$39,962,852	$34,382,407
LIABILITIES		
Demand Deposits of IPC -Domestic	$ 8,147,786	$ 6,859,169
Time & Savings Deposits of IPC - Domestic	19,095,550	15,837,043
Deposits in Foreign Offices	986,158	443,389
Deposits of U.S. Government	217,596	134,738
Deposits of SCM	1,896,219	1,695,616
Certified and Officers' Checks	174,684	170,555
All Other Deposits	904,839	1,012,682
TOTAL DEPOSITS	$31,422,832	$26,153,192
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	3,757,214	3,992,952
Other Liabilities for Borrowed Money	287,861	143,518
Mortgage Indebtedness	42,816	32,243
All Other Liabilities	1,589,743	1,530,942
TOTAL LIABILITIES	$37,100,466	$31,852,847
Subordinated Notes and Debentures	259,376	190,365
EQUITY CAPITAL		
Preferred Stock	1,021	972
Common Stock	409,747	401,967
Surplus	956,099	866,806
Undivided Profits and Capital Reserves	1,236,143	1,069,450
TOTAL EQUITY CAPITAL	$ 2,603,010	$ 2,339,195
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$39,962,852	$34,382,407

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1984
(Amounts in Thousands)

Number of Banks	40	111
Size of Banks	Less than $10 Million	$10 Million to $25 Million
ASSETS		
Cash and Due from Depository Institutions	$ 28,731	$ 176,865
Securities	60,464	555,024
Federal Funds Sold and Securities Purchased under Agreement to Resell	36,072	172,456
Gross Loans and Lease Financing Receivables	136,301	1,017,346
Reserve for Loan and Lease Losses	(1,316)	(10,768)
Unearned Income	(9,425)	(57,539)
Net Loans and Lease Financing Receivables	125,560	949,039
Bank Premises, Furniture and Fixtures	7,822	37,799
Other Real Estate Owned	539	5,437
Intangible Assets	0	0
All Other Assets	3,396	39,709
TOTAL ASSETS	$ 262,584	$1,936,329
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 44,147	$ 306,901
Time & Savings Deposits of IPC - Domestic	161,178	1,239,756
Deposits in Foreign Offices	0	0
Deposits of U.S. Government	452	5,452
Deposits of SCM	15,838	128,570
Certified and Officers' Checks	2,576	12,260
All Other Deposits	1,756	6,273
TOTAL DEPOSITS	$ 225,947	$1,699,212
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	306	9,909
Other Liabilities for Borrowed Money	201	2,796
Mortgage Indebtedness	930	1,940
All Other Liabilities	2,472	30,718
TOTAL LIABILITIES	$ 229,856	$1,744,575
Subordinated Notes and Debentures	235	931
EQUITY CAPITAL		
Preferred Stock	0	521
Common Stock	7,820	33,697
Surplus	14,791	85,326
Undivided Profits and Capital Reserves	9,882	71,279
TOTAL EQUITY CAPITAL	$ 32,493	$ 190,823
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$ 262,584	$1,936,329

ABSTRACT OF REPORTS OF CONDITION (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
AS OF DECEMBER 31, 1984
(Amounts in Thousands)

Number of Banks	191	41
Size of Banks	$25 Million to $100 Million	$100 Million and over
ASSETS		
Cash and Due from Depository Institutions	$ 806,478	$ 5,051,592
Securities	2,555,334	3,842,879
Federal Funds Sold and Securities Purchased under Agreement to Resell	646,522	1,049,262
Gross Loans and Lease Financing Receivables	5,008,814	17,147,351
Reserve for Loan and Lease Losses	(50,821)	(228,555)
Unearned Income	(229,978)	(284,062)
Net Loans and Lease Financing Receivables	4,728,015	16,634,734
Bank Premises, Furniture and Fixtures	186,326	540,297
Other Real Estate Owned	18,438	29,014
Intangible Assets	730	65,152
All Other Assets	182,116	1,427,050
TOTAL ASSETS	$9,123,959	$28,639,980
LIABILITIES		
Demand Deposits of IPC - Domestic	$1,492,806	$ 6,303,932
Time & Savings Deposits of IPC - Domestic	5,783,506	11,911,110
Deposits in Foreign Offices	0	986,158
Deposits of U.S. Government	14,643	197,049
Deposits of SCM	702,293	1,049,518
Certified and Officers' Checks	59,084	100,764
All Other Deposits	36,148	860,662
TOTAL DEPOSITS	$8,088,480	$21,409,193
Federal Funds Purchased and Securities Sold under Agreement to Repurchase	54,268	3,692,731
Other Liabilities for Borrowed Money	34,995	249,869
Mortgage Indebtedness	6,123	33,823
All Other Liabilities	152,933	1,403,620
TOTAL LIABILITIES	$8,336,799	$26,789,236
Subordinated Notes and Debentures	12,407	245,803
EQUITY CAPITAL		
Preferred Stock	0	500
Common Stock	139,668	228,562
Surplus	301,533	554,449
Undivided Profits and Capital Reserves	333,552	821,430
TOTAL EQUITY CAPITAL	$ 774,753	$ 1,604,941
TOTAL LIABILITIES, SUBORDINATED NOTES AND DEBENTURES, AND EQUITY CAPITAL	$9,123,959	$28,639,980

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1984 and DECEMBER 31, 1983
(Amounts in Thousands)

	December 31, 1984 383 Banks	December 31, 1983 391 Banks
INTEREST INCOME		
Interest and Fees on Loans	$2,724,707	$2,044,654
Income from Lease Financing	30,348	22,572
Interest on Balances with Depository Institutions	197,231	160,978
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	199,288	203,917
Interest and Dividends from Securities	695,881	715,751
TOTAL INTEREST INCOME	$3,847,455	$3,147,872
INTEREST EXPENSE		
Interest on Deposits	$1,872,654	$1,466,575
Expense of Federal Funds Purchased and Securities Sold under Agreements to Repurchase	370,050	308,732
Interest on Other Borrowed Money	25,030	12,772
Interest on Subordinated Notes and Debentures	23,045	17,388
TOTAL INTEREST EXPENSE	$2,290,779	$1,805,467
NET INTEREST INCOME	1,556,676	1,342,405
TOTAL NONINTEREST INCOME	465,531	410,593
OVERHEAD EXPENSE		
Salaries and Employee Benefits	670,308	593,899
Net Occupancy Expense of Bank Premises and Equipment Expenses	211,359	191,340
Other Noninterest Expenses	507,686	459,765
TOTAL OVERHEAD EXPENSES	$1,389,353	$1,245,004
PROVISION FOR LOAN LOSSES	134,893	108,643
SECURITIES GAINS OR LOSSES	(15,024)	(1,764)
NET OPERATING INCOME BEFORE TAXES	482,937	397,587
APPLICABLE INCOME TAXES	63,926	46,488
NET OPERATING INCOME AFTER TAXES	419,011	351,099
EXTRAORDINARY INCOME OR EXPENSES, NET	512	(1,686)
NET INCOME	$ 419,523	$ 349,413

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1984
(Amounts in Thousands)

Number of Banks	40	111
Size of Banks	Less than $10 Million	$10 Million to $25 Million
INTEREST INCOME		
Interest and Fees on Loans	$ 17,146	$ 128,517
Income from Lease Financing		27
Interest on Balances with Depository Institutions	679	3,183
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	2,745	16,147
Interest and Dividends from Securities	6,715	56,530
TOTAL INTEREST INCOME	$ 27,285	$ 204,404
INTEREST EXPENSE		
Interest on Deposits	14,704	117,821
Expense on Federal Funds Purchased and Securities Sold under Agreements to Repurchase	39	490
Interest on Other Borrowed Money	38	310
Interest on Subordinated Notes and Debentures	132	91
TOTAL INTEREST EXPENSE	$ 14,913	$ 118,712
NET INTEREST INCOME	12,372	85,692
TOTAL NONINTEREST INCOME	2,540	18,531
OVERHEAD EXPENSE		
Salaries and Employee Benefits	5,674	35,781
Net Occupancy Expense of Bank Premises and Equipment Expenses	1,678	8,963
Other Noninterest Expenses	3,427	25,809
TOTAL OVERHEAD EXPENSES	$ 10,779	$ 70,553
PROVISION FOR LOAN LOSSES	1,575	7,647
SECURITIES GAINS OR LOSSES	(72)	(166)
NET OPERATING INCOME BEFORE TAXES	2,486	25,857
APPLICABLE INCOME TAXES	646	5,832
NET OPERATING INCOME AFTER TAXES	1,840	20,025
EXTRAORDINARY INCOME OR EXPENSES, NET	5	15
NET INCOME	$ 1,845	$ 20,040

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT STATEMENT OF EARNINGS AND EXPENSES (BY SIZE)
OF
STATE AND NATIONAL BANKS IN GEORGIA
FOR
CALENDAR YEAR ENDING DECEMBER 31, 1984
(Amounts in Thousands)

Number of Banks	191	41
Size of Banks	$25 Million to $100 Million	$100 Million and Over
INTEREST INCOME		
Interest and Fees on Loans	$ 626,694	$ 1,952,350
Income from Lease Financing	608	29,713
Interest on Balances with Depository Institutions	16,110	177,259
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	64,990	115,406
Interest and Dividends from Securities	245,987	386,649
TOTAL INTEREST INCOME	$ 954,389	$ 2,661,377
INTEREST EXPENSE		
Interest on Deposits	564,739	1,175,390
Expense of Federal Funds Purchased and Securities Sold under Agreements to Repurchase	3,997	365,524
Interest on Other Borrowed Money	2,822	21,860
Interest on Subordinated Notes and Debentures	1,152	21,670
TOTAL INTEREST EXPENSE	$ 572,710	$ 1,584,444
NET INTEREST INCOME	381,679	1,076,933
TOTAL NONINTEREST INCOME	80,906	363,554
OVERHEAD EXPENSE		
Salaries and Employee Benefits	151,393	477,460
Net Occupancy Expense of Bank Premises and Equipment Expenses	42,212	158,506
Other Noninterest Expenses	99,093	379,357
TOTAL OVERHEAD EXPENSES	$ 292,698	$ 1,015,323
PROVISION FOR LOAN LOSSES	37,604	88,067
SECURITIES GAINS OR LOSSES	(2,708)	(12,078)
NET OPERATING INCOME BEFORE TAXES	129,575	325,019
APPLICABLE INCOME TAXES	20,685	36,763
NET OPERATING INCOME AFTER TAXES	108,890	288,256
EXTRAORDINARY INCOME OR EXPENSES, NET	492	0
NET INCOME	$ 109,382	$ 288,256

REGISTERED BANK HOLDING COMPANIES
AND THEIR SUBSIDIARY BANKS
December 31, 1984

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FARMERS & MERCHANTS BANCSHARES, INC., Adel	1-03-84
Farmers and Merchants Bank, Adel	1-03-84
FIRST STATE CORPORATION, Albany	2-04-81
*First State Bank & Trust Company, Albany	2-04-81
First State Bank and Trust Company in Cordele, Cordele	12-06-84
Fort Gaines Banking Company, Fort Gaines	**12-21-84
The First State Bank of Leesburg, Georgia, Leesburg	2-04-81
SOUTH BANKING COMPANY, Alma	11-20-80
*Alma Exchange Bank & Trust, Alma	11-20-80
Citizens State Bank, Kingsland	11-21-80
BANK SOUTH CORPORATION, Atlanta	7-01-76
*Bank South, National Association, Atlanta	7-01-76
BANK SOUTH MACON, INC., Macon	9-28-78
	10-05-84
Bank South, Fitzgerald, Fitzgerald	4-24-84
*Bank South, Macon, Macon	9-28-78
Bank South, Washington County, Tennille	8-27-84
Bank South, Jasper County, National Association, Monticello	1-13-81
Bank South, Houston County National Association, Perry	12-19-79
CDB CORP., Atlanta	11-07-80
Citizens DeKalb Bank, Clarkston	11-07-80
CITIZENS AND SOUTHERN GEORGIA CORPORATION, Atlanta	7-01-76
The Citizens and Southern Bank of Albany, Albany	7-01-76
The Citizens and Southern Bank of Dublin, Dublin	7-01-76
The Citizens and Southern Bank of West Georgia, LaGrange	7-01-76
The Citizens and Southern Newnan Bank, Newnan	7-01-76
*The Citizens and Southern National Bank, Savannah	11-03-80
The Citizens and Southern Bank of Thomaston, Thomaston	7-01-76
CITIZENS BANCSHARES CORP., Atlanta	7-01-76
Citizens Trust Bank, Atlanta	7-01-76
FIRST ATLANTA CORPORATION, Atlanta	7-01-76
*The First National Bank of Atlanta, Atlanta	7-01-76
The First National Bank of Dalton, Dalton	3-10-77
First Bank of Savannah, Savannah	12-01-76

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
HERITAGE BANCSHARES, INC., Atlanta	12-16-80
Heritage Bank, Alpharetta	12-16-80
HOMEBANC FINANCIAL SERVICES, INC., Atlanta	** 5-21-84
Home Federal Savings and Loan Association of Atlanta, Atlanta	** 5-21-84
INTEREDEC (Georgia), Limited, Paris, France	7-05-83
INTEREDEC (Georgia) N.V., Paris, France	7-05-83
NBG FINANCIAL CORPORATION, Atlanta	7-05-83
*The National Bank of Georgia, Atlanta	7-05-83
ROSWELL BANCSHARES, INC., Atlanta	11-07-80
Roswell Bank, Roswell	11-07-80
SOUTHERN NATIONAL BANKSHARES, INC., Atlanta	2-21-84
Southern National Bank, Atlanta	2-21-84
TGB CORP., Atlanta	11-07-80
The Gordon Bank, Gordon	11-07-80
TRUST COMPANY OF GEORGIA, Atlanta	7-01-76
Trust Company Bank of South Georgia, National Association, Albany	4-06-77
The First National Bank of Athens, Athens	3-16-82
*Trust Company Bank, Atlanta	7-01-76
Trust Company Bank of Augusta, National Association, Augusta	4-27-78
Trust Company Bank of Carroll County, Bowdon	3-18-80
The National Bank and Trust Company of Columbus, Georgia, Columbus	4-27-78
Trust Company Bank of Rockdale, Conyers	12-19-79
Trust Company Bank of Douglas County, Douglasville	10-25-79
Trust Company Bank of Clayton County, Jonesboro	12-17-76
Trust Company Bank of Troup County, LaGrange	1-12-84
Trust Company Bank of Gwinnett County, Lawrenceville	2-26-79
Trust Company Bank of Middle Georgia, N.A., Macon	4-27-78
Trust Company Bank of Henry County, National Association, McDonough	8-28-80
Trust Company Bank of Northwest Georgia, National Association, Rome	4-27-78
Trust Company of Georgia Bank of Savannah, N.A., Savannah	4-27-78
Trust Company Bank of Cobb County, N.A., Smyrna	9-23-76
SOUTHERN BANCSHARES, INC., Atlanta	3-26-81 9-23-82
The First National Bank of Brunswick, Brunswick	** 3-13-84
*Trust Company Bank of Coffee County, Douglas	3-26-81
The First National Bank of Wayne County, Jesup	**10-02-84

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
TRUST COMPANY OF GEORGIA, Atlanta, (Continued)	
FIRST THOMSON BANCORP, INC., Thomson	3-14-83 12-03-84
The First National Bank of Thomson, Thomson	3-14-83
BANKERS FIRST CORPORATION, Augusta	4-17-84
Bankers First Federal Savings and Loan Association, Augusta	4-17-84
FIRST RAILROAD & BANKING COMPANY OF GEORGIA, Augusta	7-01-76
First Georgia Bank, Atlanta	10-12-78
*Georgia Railroad Bank & Trust Company, Augusta	7-01-76
Commercial & Exchange Bank, Bremen	12-13-83
The First National Bank of Columbus, Columbus	11-08-82
The Bank of Dalton, Dalton	10-25-79
Commercial Bank & Trust Company, Griffin	6-06-83
Central Bank of Georgia, Macon	1-27-84
First Georgia Bank of Cobb County, Marietta	10-25-79
First National Bank in Newnan, Newnan	12-21-81
Farmers and Merchants Bank, Pine Mountain	11-08-82
Savannah Bank and Trust Company of Savannah, Savannah	1-27-84
Bank of Screven County, Sylvania	1-27-84
The First National Bank of Valdosta, Valdosta	1-27-84
First National Bank and Trust Company, Vidalia	1-27-84
Commercial Bank, Waycross	1-27-84
PORT CITY HOLDING COMPANY, INC., Bainbridge	8-11-81
The First Port City Bank, Bainbridge	8-11-81
FIRST CITIZENS BANCORP OF CHEROKEE COUNTY, INC., Ball Ground	3-18-83
Citizens Bank, Ball Ground	3-18-83
UNITED BANK CORPORATION, Barnesville	11-25-81
*United Bank, Barnesville	11-25-81
United Bank of Crawford, Roberta	11-25-81
United Bank of Pike, Zebulon	11-25-81
BAXLEY STATE BANKING COMPANY, Baxley	4-02-84
Baxley State Bank, Baxley	4-02-84
GEORGIA PEOPLES BANKSHARES, INC., Baxley	6-14-82
Peoples State Bank & Trust, Baxley	6-14-82
ANB BANKSHARES, INC., Brunswick	9-19-84
*American National Bank of Brunswick, Brunswick	9-19-84
State Bank of Kingsland, Kingsland	9-19-84

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST HARALSON CORPORATION, Buchanan	3-06-84
The First National Bank of Haralson County, Buchanan	3-06-84
SOUTHLAND BANK CORP., Butler	2-13-84
*The Citizens State Bank, Butler	2-13-84
Coffee County Bank, Douglas	2-13-84
FARMERS BANCSHARES, INC., Cadwell	7-24-79
*Farmers State Bank, Cadwell	7-24-79
The Security State Bank, McRae	8-08-83
CAIRO BANCSHARES, INC., Cairo	4-16-82
Cairo Banking Company, Cairo	4-16-82
GRADY HOLDING COMPANY, Cairo	6-30-78
First National Bank of Grady County, Cairo	6-30-78
GEORGIA FIRST FINANCIAL CORP., Calhoun	** 9-19-83
The Calhoun First National Bank, Calhoun	** 9-19-83
P & C BANK SHARES, INC., Camilla	12-30-80
Planters & Citizens Bank, Camilla	12-30-80
BC BANKSHARES, INC., Canton	** 9-05-84
Bank of Canton, Canton	** 9-05-84
NORTH GEORGIA BANCSHARES, INC., Canton	2-10-82
North Georgia Savings and Loan Association, Canton	2-10-82
UNITED SECURITY BANCSHARES, INC., Canton	2-21-84
United Security Bank, Sparta	2-21-84
FIRST BANKS, INC., Carnesville	4-13-81
First Bank and Trust, Carnesville	4-13-81
*Bank of Toccoa, Toccoa	4-13-81
PEOPLES EQUITY SHARES, INC., Carrollton	12-05-80
The Peoples Bank, Carrollton	12-05-80
BARTOW BANCSHARES, INC., Cartersville	4-28-83
Bartow County Bank, Cartersville	4-28-83
CBA BANCSHARES, INC., Americus	3-01-83
	**11-15-84
Citizens Bank of Americus, Americus	3-01-83
PEOPLES BARTOW CORPORATION, Cartersville	2-13-84
Peoples Bank of Bartow County, Taylorsville	2-13-84

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
COHUTTA BANCSHARES, INC., Chatsworth	11-30-82
Cohutta Banking Company, Chatsworth	11-30-82
FIRST CHATSWORTH BANKSHARES, INC., Chatsworth	3-03-83
The First National Bank of Chatsworth, Chatsworth	3-03-83
LIBERTY BANCORP OF GEORGIA, INC., Clayton	5-12-83
Rabun County Bank, Clayton	5-12-83
THE PEOPLES BANKCORP, Cleveland	2-01-82
The Peoples Bank, Cleveland	2-01-82
WHITE COUNTY BANCSHARES, INC., Cleveland	9-19-84
White County Bank, Cleveland	9-19-84
CB&T BANCSHARES, INC., Columbus	7-01-76
Security Bank and Trust Company of Albany, Albany	1-03-79
Sumter Bank and Trust Company, Americus	4-24-80
The Coastal Bank of Georgia, Brunswick	9-18-81
*Columbus Bank and Trust Company, Columbus	7-01-76
Bank of Hazlehurst, Hazlehurst	5-20-83
Commercial Bank & Trust Company of Troup County, LaGrange	9-07-76
Commercial Bank, Thomasville	9-07-76
First State Bank and Trust Company of Valdosta, Valdosta	11-05-81
SOUTHWEST GEORGIA FINANCIAL CORPORATION, Moultrie	11-18-80
	**12-14-84
Moultrie National Bank, Moultrie	11-18-80
WEST GEORGIA FINANCIAL CORPORATION, Tallapoosa	10-12-78
	3-14-83
West Georgia Bank of Tallapoosa, Tallapoosa	10-12-78
CARROLL COUNTY FINANCIAL CORPORATION, Temple	10-22-79
	3-14-83
Bank of Carroll County, Temple	10-22-79
FIRST COMMERCE BANCORP, INC., Commerce	10-27-81
The First National Bank of Commerce, Commerce	10-27-81
FIRST BANK FINANCIAL CORPORATION, Conyers	**10-19-84
First Bank of Conyers, Conyers	**10-19-84
FLINT BANCSHARES, INC., Cordele	5-10-82
Cordele Banking Company, Cordele	5-10-82
COMMUNITY BANKSHARES, INC., Cornelia	3-12-81
Northeastern Banking Company, Commerce	3-30-82
*Cornelia Bank, Cornelia	3-12-81

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
HABERSHAM BANCORP, Cornelia	12-05-84
Habersham Bank, Clarkesville	12-05-84
FNB NEWTON BANKSHARES, INC., Covington	11-30-84
First National Bank of Newton County, Covington	11-30-84
DAHLONEGA BANCORP, INC. Dahlonega	4-20-82
Bank of Dahlonega, Dahlonega	4-20-82
NORTHWEST GEORGIA FINANCIAL CORPORATION, Dallas	3-05-82
The Citizens Bank, Dallas	3-05-82
HARDWICK HOLDING COMPANY, Dalton	9-23-80
Hardwick Bank & Trust Company, Dalton	9-23-80
DAWSON BANCSHARES, INC., Dawson	9-19-83
Bank of Dawson, Dawson	9-19-83
DAWSON COUNTY BANCSHARES, INC., Dawsonville	**12-03-84
Dawson County Bank, Dawsonville	**12-03-84
FIDELITY SOUTHERN CORPORATION, Decatur	12-18-79
Fidelity National Bank, Decatur	12-18-79
METRO BANCORP, INC., Douglasville	**12-10-84
The Commercial Bank, Douglasville	**12-10-84
THORNTON HOLDING COMPANY, INC., Douglasville	12-17-81
Douglas County Bank, Douglasville	12-17-81
DUBLIN BANCSHARES, INC., Dublin	3-05-80
The Morris State Bank, Dublin	3-05-80
INVESTORS TRUST FINANCIAL CORPORATION, Duluth	1-09-84
Investors Trust Savings and Loan Association, Duluth	1-09-84
PEOPLES BANKSHARES, INCORPORATED, Eatonton	2-17-84
The Peoples Bank, Eatonton	2-17-84
BOE BANCSHARES, INC., Edison	3-05-84
The Bank of Edison, Edison	3-05-84
FIRST ELBERT CORPORATION, Elberton	4-01-83
First National Bank in Elberton, Elberton	4-01-83
MIDDLE GEORGIA CORPORATION, Ellaville	5-08-81
Bank of Ellaville, Ellaville	5-08-81

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FAIRBANCO HOLDING COMPANY, INC., Fairburn	6-11-84
Fairburn Banking Company, Fairburn	6-11-84
COLONY BANKCORP, INC., Fitzgerald	4-15-83
Ashburn Bank, Ashburn	** 8-28-84
*The Bank of Fitzgerald, Fitzgerald	4-15-83
Pitts Banking Company, Pitts	4-02-84
SOUTHEASTERN BANKING CORPORATION, Folkston	4-14-81
The Darien Bank, Darien	8-23-83
*Southeastern Bank, Folkston	4-14-81
COUNTRY BANK COMPANY, Forsyth	2-25-82
Monroe County Bank, Forsyth	2-25-82
CATOOSA BANCSHARES, INC., Fort Oglethorpe	12-15-80
Fort Oglethorpe State Bank, Fort Oglethorpe	12-15-80
BANK CORPORATION OF GEORGIA, Fort Valley	5-13-80
First South Bank, Fort Valley	5-13-80
CB BANCSHARES, INC., Fort Valley	8-24-83
The Citizens Bank, Fort Valley	8-24-83
CITIZENS EXPRESS COMPANY, Gainesville	10-28-83
The Citizens Bank, Gainesville	10-28-83
FIRST NATIONAL BANCORP, Gainesville	5-11-81
Bank of Clayton, Clayton	10-04-84
First National Bank of Habersham, Cornelia	4-30-82
Granite City Bank, Elberton	7-30-84
*The First National Bank of Gainesville, Gainesville	5-11-81
FIRST CITIZENS BANKSHARES, INC., Glennville	12-16-80
First Citizens Bank, Glennville	12-16-80
FNB BANKING COMPANY, Griffin	1-17-83
First National Bank of Griffin, Griffin	1-17-83
FIRST BARNESVILLE CORPORATION, Barnesville	10-24-83 12-21-84
The First National Bank of Barnesville, Barnesville	10-24-83
CCB BANCSHARES, INC., Hahira	12-15-82
Citizens Community Bank, Hahira	12-15-82
COASTAL BANKSHARES, INC., Hinesville	7-07-82
The Coastal Bank, Hinesville	7-07-82

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
LIBERTY SHARES, INC., Hinesville	10-24-84
The Hinesville Bank, Hinesville	10-24-84
FIRST HOGANSVILLE BANKSHARES, INC., Hogansville	9-23-82
The Citizens Bank, Hogansville	9-23-82
BANKS COUNTY FINANCIAL CORPORATION, Homer	3-24-82
Bank of Banks County, Homer	3-24-82
PICKENS COUNTY BANCSHARES, INC., Jasper	12-08-82
Pickens County Bank, Jasper	12-08-82
FIRST JACKSON BANCORP, Jefferson	2-27-84
The First National Bank of Jackson County, Jefferson	2-27-84
LAFAYETTE BANKSHARES, INC., LaFayette	1-03-84
The Bank of LaFayette, Georgia, LaFayette	1-03-84
FMB BANCSHARES, INC., Lakeland	10-11-84
Farmers and Merchants Bank, Lakeland	10-11-84
FIRST SECURITY BANKSHARES, INC., Lavonia	11-15-83
Northeast Georgia Bank, Lavonia	11-15-83
FIRST GWINNETT BANCSHARES, INC., Lawrenceville	11-17-80
First National Bank of Gwinnett County, Lawrenceville	11-17-80
F & M BANCSHARES, INC., Leslie	4-29-83
Farmers & Merchants Bank, Leslie	4-29-83
CITIZENS HOLDING COMPANY, Lexington	3-03-83
Citizens Banking Company, Lexington	3-03-83
LINCOLN BANCSHARES, INC., Lincolnton	**12-03-84
Farmers State Bank, Lincolnton	**12-03-84
PERSONS BANKING COMPANY, INC., Lithonia	8-22-80
The Farmers Bank, Forsyth	8-22-80
*The Peoples Bank, Lithonia	8-22-80
The Bank of Perry, Perry	3-31-81
SOUTH GEORGIA BANKSHARES CORP., Lyons	12-17-80
The Peoples Bank of Lyons, Georgia, Lyons	12-17-80
GEORGIA STATE BANCSHARES, INC., Mableton	1-19-82
Georgia State Bank, Mableton	1-19-82

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
F AND M HOLDING COMPANY, INC., Manchester	**12-14-84
F & M Bank and Trust Company, Manchester	**12-14-84
N.C.B. CORPORATION, Mansfield	3-09-82
Newton County Bank, Mansfield	3-09-82
CSL FINANCIAL CORPORATION, Marietta	3-24-82
Cobb Savings and Loan Association, Marietta	3-24-82
THE CHATTAHOOCHEE FINANCIAL CORPORATION, Marietta	8-13-84
The Chattahoochee Bank, Marietta	8-13-84
FIRST CITY BANCORP, INC., Marietta	12-02-80
The First National Bank of Cobb County, Marietta	12-02-80
FCS FINANCIAL CORPORATION, Martinez	9-16-83
First Columbia Savings and Loan Association, Martinez	9-16-83
J. L. PILCHER AND SONS, INC., Meigs	7-01-76
Bank of Meigs, Meigs	7-01-76
METTER FINANCIAL SERVICES, INC., Metter	2-23-83
Metter Banking Company, Metter	2-23-83
CENTRAL AND SOUTHERN HOLDING COMPANY, Milledgeville	3-06-81
The Citizens and Southern Bank of Milledgeville, Milledgeville	3-06-81
EXCHANGE BANKSHARES, INC., Milledgeville	10-05-83
Exchange Bank, Milledgeville	10-05-83
F.A. BANKSHARES, INC., Monroe	12-30-83
First American Bank of Walton, Monroe	12-30-83
NBWC CORPORATION, Monroe	9-23-82
The National Bank of Walton County, Monroe	9-23-82
BANKSHARES OF GEORGIA, INC., Montezuma	5-15-84
The Bank of Macon County, Montezuma	5-15-84
FIRST UNITED BANCSHARES, INC., Montezuma	11-09-82
First United Bank, Montezuma	11-09-82
ABC HOLDING COMPANY, Moultrie	3-23-81
American Banking Company, Moultrie	3-23-81

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
THE PRUDENTIAL INSURANCE COMPANY OF AMERICA, Newark, N.J.	6-27-83
PRUCO, INC., Newark, N.J.	6-27-83
PRUDENTIAL CAPITAL AND INVESTMENT SERVICES, INC., Newark, N.J.	6-27-83
*The Prudential Bank and Trust Company, Atlanta	6-27-83
NICHOLLS STATE BANCSHARES, INC., Nicholls	5-03-84
Nicholls State Bank, Nicholls	5-03-84
IRWIN BANKCORP, INC., Ocilla	** 9-24-84
The Bank of Ocilla, Georgia, Ocilla	** 9-24-84
HABERSHAM FINANCIAL CORPORATION, Peachtree City	** 6-13-84
Habersham Federal Savings Bank, Cornelia	** 6-13-84
PINEVIEW BANCSHARES, INC., Pineview	10-06-81
Pineview State Bank, Pineview	10-06-81
QUITMAN BANCSHARES, INC., Quitman	7-13-81
Bank of Quitman, Quitman	7-13-81
GEORGIA COMMUNITY BANCORP, INC., Reynolds	10-25-84
Bank of Terrell, Dawson	10-25-84
Commercial State Bank, Donalsonville	10-25-84
*The Citizens State Bank, Reynolds	10-25-84
NW SERVICES CORPORATION, Ringgold	12-14-83
Northwest Georgia Bank, Ringgold	12-14-83
THE NATIONAL CITY BANKCORP, Rome	9-23-83
The National City Bank of Rome, Rome	9-23-83
ROSSVILLE BANKSHARES, INC., Rossville	8-13-84
Rossville Bank, Rossville	8-13-84
CHARLTON ASSOCIATES, Savannah	**12-27-84
AMERICORP, INC., Savannah	**12-27-84
Ameribank, National Association, Savannah	**12-27-84
SOUTHERN BANK HOLDING COMPANY, Savannah	6-09-77
Southern Bank and Trust Company, Savannah	6-09-77
GEORGIA CENTRAL BANCSHARES, INC., Social Circle	9-06-84
Georgia Central Bank, Social Circle	9-06-84
SOPERTON NAVAL STORES, INC., Soperton	7-01-76
The Bank of Soperton, Soperton	7-01-76

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST BULLOCH BANKING CORPORATION, Statesboro	2-08-82
First Bulloch Bank & Trust Company, Statesboro	2-08-82
HENRY COUNTY BANCSHARES, INC., Stockbridge	3-07-83
The First State Bank, Stockbridge	3-07-83
FMB CORP., Summerville	11-07-80
Farmers & Merchants Bank, Summerville	11-07-80
CENTRAL BANKING COMPANY, Swainsboro	10-07-81
The Central Bank, Swainsboro	10-07-81
FIRST BANK HOLDING COMPANY, Sylvester	8-22-83
Sylvester Banking Company, Sylvester	8-22-83
WCG BANCSHARES, INC., Thomaston	12-10-82
West Central Georgia Bank, Thomaston	12-10-82
ALLIED BANCSHARES, INC., Thomson	**12-03-84
Bank of Thomson	**12-03-84
FIRST COMMUNITY BANCSHARES OF TIFTON, INC., Tifton	5-10-82
The Farmers Bank of Tifton, Tifton	5-10-82
1st FRANKLIN CORPORATION, Toccoa	3-12-84
1st Franklin Savings & Loan Association, Toccoa	3-12-84
TRI-STATES BANKSHARES, INC., Trenton	4-27-82
Bank of Dade, Trenton	4-27-82
LOCAL INVESTORS, INC., Unadilla	10-31-83
State Bank and Trust Company, Unadilla	10-31-83
ALTAMAHA BANCSHARES, INC., Uvalda	11-03-80
Altamaha Bank and Trust Company, Uvalda	11-03-80
PAB BANKSHARES, INC., Valdosta	8-02-82
The Park Avenue Bank, Valdosta	8-02-82
TOOMBS BANK SHARES, INC., Vidalia	3-15-83
Brice Banking Company, Inc., Vidalia	3-15-83
SOUTHERN BANCORP, INC., Waycross	10-21-81
The Exchange Bank, Douglas	7-28-82
Mount Vernon Bank, Mount Vernon	1-26-84
*Southern Bank, Waycross	10-21-81

*Lead Bank
**Incomplete

REGISTERED BANK HOLDING COMPANIES (CONTINUED)

HOLDING COMPANIES AND SUBSIDIARY BANKS	APPROVED OR REGISTERED
FIRST BANKSHARES OF WEST POINT, INC., West Point	7-13-83
First National Bank of West Point, West Point	7-13-83
ATKINSON COUNTY BANKSHARES CORPORATION, Willacoochee	9-18-80
The Peoples Bank, Willacoochee	9-18-80
PEOPLES HOLDING COMPANY, Winder	11-17-83
The Peoples Bank, Winder	11-17-83
WOODBURY BANCSHARES, INC., Woodbury	12-08-83
The Woodbury Banking Company, Woodbury	12-08-83

*Lead Bank
**Incomplete

BANK HOLDING COMPANIES DEREGISTERED/DISSOLVED

BANK HOLDING COMPANY	LOCATION	EFFECTIVE
American Bankshares, Inc.	Bowman	12-31-84
American Trading Company	Brunswick	11-19-84
Union Investment Co., Inc.	Colquitt	8-31-84
Cumming Bancshares, Inc.	Cumming	7-25-84
Georgia Bancshares, Inc.	Macon	11-13-84
FSB Bancorp, Inc.	Peachtree City	5-31-84
SBT Corporation	Savannah	5-07-84
F.N.B.I.W. Financial Corporation	Waycross	6-01-84

INTERNATIONAL BANK AGENCIES

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS (In Thousands)
Barclays Bank PLC (England)	1	6-11-76	6-11-84	$ 41,436
The Bank of Nova Scotia (Canada)	2	5-27-77	5-27-84	660,251
Algemene Bank Nederland, N.V. (Netherlands)	3	6-24-77	6-24-84	122,697
Swiss Bank Corporation (Switzerland)	4	7-14-77	7-14-84	82,610
Canadian Imperial Bank of Commerce (Canada)	5	4-05-78	4-05-84	271,644
Commerzbank Aktiengesellschaft (Federal Republic of Germany)	6	10-31-78	10-31-84	84,522
Credit Suisse (Switzerland)	7	11-27-78	11-27-84	*
The Toronto-Dominion Bank (Canada)	8	2-23-79	2-23-84	1,704,775
Lloyds Bank International (England)	9	4-13-79	4-13-84	70,562
Kredietbank, N.V. (Belgium)	10	3-20-80	3-20-84	*
Credit Lyonnais (France)	11	11-06-80	11-06-84	*
Bayerische Vereinsbank AG (Union Bank of Bavaria) (West Germany)	12	12-01-80	12-01-84	101,135
Standard Chartered Bank (England)	13	10-19-81	10-19-84	29,625
Banca Nazionale del Lavoro (Italy)	14	2-09-82	2-09-84	348,890
Banque Indosuez (France)	15	3-28-83	3-28-84	*

INTERNATIONAL BANK AGENCIES (CONTINUED)

NAME OF AGENCY	LICENSE NO.	ISSUED	RENEWED	TOTAL GEORGIA ASSETS (In Thousands)
National Westminster Bank PLC (England)	16	7-03-84		*
The Sanwa Bank, Limited (Japan)	17	11-14-84		21,528

*Operating as Representative Office ONLY on December 31, 1984.

INTERNATIONAL BANK FACILITIES

PARENT BANK AND ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
The Citizens and Southern National Bank Atlanta, GA 30303	34 Broad St., N.W. Atlanta, GA 30303	1	12-22-81	12-22-84
The National Bank of Georgia Atlanta, GA 30303	34 Peachtree St., N.W. Atlanta, GA 30303	2	1-06-82	1-06-84
The First National of Atlanta Atlanta, GA 30303	2 Peachtree St., N.W. Atlanta, GA 30303	3	1-26-82	1-26-84
Trust Company Bank Atlanta, GA 30302	25 Park Place, N.E. Atlanta, GA 30302	4	2-02-82	2-02-84
Bayerische Vereinsbank AG (Union Bank of Bavaria) Munich, Germany	230 Peachtree St., N.W. Suite 600 Atlanta, GA 30303	5	5-03-82	5-03-84
Chase Bank International Newark, Delaware	5775-F Peachtree-Dunwoody Rd. Atlanta, GA 30342	6	7-15-82	7-15-84
Banca Nazionale del Lavora Rome, Italy	235 Peachtree St., N.E. Suite 2000 Atlanta, GA 30303	7	10-24-83	10-24-84
Manufacturers Hanover International Banking Corporation Miami, Florida 33132	230 Peachtree St., N.W. Suite 1800 Atlanta, GA 30303	8	12-05-83	12-05-84

INTERNATIONAL BANK FACILITIES (CONTINUED)

PARENT BANK AND ADDRESS	LOCATION OF FACILITY	PERMIT NO.	ISSUED	RENEWED
Bank South, N.A. Atlanta, GA 30303	55 Marietta St. Atlanta, GA 30303	9	12-28-84	

REPRESENTATIVE OFFICES OF DOMESTIC BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Bank of America NT & SA San Francisco, California	Atlanta
Columbus Bank and Trust Company Columbus, Georgia	
d/b/a The Georgia Company	Albany
d/b/a The Georgia Company	Savannah
d/b/a The Georgia Copmany	Valdosta
Bankers Trust Company New York, New York	Atlanta
The First National Bank of Boston Boston, Massachusetts	Atlanta
Commonwealth Savings Association Houston, Texas	Atlanta
Continental Illinois National Bank and Trust Company of Chicago Chicago, Illinois	Atlanta
The First National Bank of Chicago Chicago, Illinois	Atlanta
Security Pacific National Bank Los Angeles, California	Atlanta
American National Bank of Brunswick Brunswick, Georgia	State Farm Agents Various
United Virginia Mortgage Corporation Richmond, Virginia	Atlanta
Heritage Bank Alpharetta	Marietta
Northwestern Bank Wilkesboro, North Carolina	Atlanta
Standard Federal Savings and Loan Association Gaithersburg, Maryland	Atlanta

REPRESENTATIVE OFFICE OF DOMESTIC BANKS (CONTINUED)

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Manufacturers Hanover Trust Company New York, New York	Atlanta
Georgia Railroad Bank & Trust Company Augusta, Georgia	Martinez
Amity Bank Woodbridge, Connecticut	Columbus Hinesville
American National Bank and Trust Company of Chattanooga Chattanooga, Tennessee	Atlanta
Baltimore Federal Financial, F.S.A. Baltimore, Maryland	Atlanta
Gibralter Savings Beverly Hills, California	Atlanta

REPRESENTATIVE OFFICES OF INTERNATIONAL BANKS

NAME AND ADDRESS OF PARENT BANK	OFFICE LOCATION
Banco do Brasil, S.A. Rio de Janeiro, Brazil	Atlanta
The Bank of Tokyo, Ltd. Tokyo, Japan	Atlanta
The Industrial Bank of Japan, Limited Tokyo, Japan	Atlanta
The Fuji Bank, Limited Tokyo, Japan	Atlanta
The Sumitomo Bank, LTD Osaka, Japan	Atlanta

SUMMARY OF ACTIVITIES OF STATE CHARTERED CREDIT UNIONS

CHARTER APPLICATIONS APPROVED

NAME OF CREDIT UNION	LOCATION	APPROVED
Lovable	Buford	11-01-84
Bulldog Trucking Employees	Carnesville	2-10-84
GAE MEMBERS	Decatur	10-03-84

APPLICATIONS FOR VOLUNTARY LIQUIDATIONS AND/OR MERGERS

NAME OF CREDIT UNION	LOCATION	ACTIVITY	APPROVED	COMPLETED
ARMCO	Atlanta	Merger	11-15-84	12-31-84
Ruralist	Atlanta	Merger	7-26-84	8-03-84
Decatur Employees'	Decatur	Merger	3-20-84	5-25-84
Stuckey's Employees Association	Eastman	Liquidation	3-16-84	5-16-84
Concrete	Macon	Merger	11-16-84	12-31-84
Doctors Hospital Employees'	Tucker	Merger	11-06-84	12-11-84

SUMMARY OF ADDITIONS AND DELETIONS DURING 1984

IN OPERATION JANUARY 1, 1984	168
CREDIT UNIONS OPENING DURING YEAR	+3
CREDIT UNIONS DELETED BY MERGERS AND LIQUIDATIONS	-6
TOTAL ACTIVE CREDIT UNIONS IN OPERATION DECEMBER 31, 1984	165

RECEIVERSHIP LIQUIDATIONS

NAME OF CREDIT UNION	LOCATION	CLOSED	RECEIVER OR DEPUTY RECEIVER
Augusta Plant, TRW United Greenfield Divisions Employees' Credit Union	Augusta	3-09-79	GCUDIC
Unpaid Claims			$18,719.88
Liquidation Expenses Payable			1,398.93
Estimated Value of Remaining Assets			12,583.94
Marion Manufacturing Credit Union	Atlanta	5-15-81	GCUDIC
Unpaid Claims			$ 6,935.08
Liquidation Fees Payable			938.82
Estimated Value of Remaining Assets			3,731.23
SAV Employees' Credit Union	Atlanta	9-23-76	GCUDIC
Unpaid Claims			$23,657.64
Liquidation Fees Payable			407.72
Estimated Value of Remaining Assets			2,169.14
DDI Employees' Credit Union	Dalton	7-29-80	GCUDIC
Unpaid Claims			$ 320.06
Estimated Value of Remaining Assets			6,477.31

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Albany	Dougherty	Albany Federal Employees	12-14-33	2,600
Albany	Dougherty	Keenan	12-29-36	780
Albany	Dougherty	Phoebe Putney Employees'	5-15-74	565
Americus	Sumter	Sumter County Teachers	4-04-36	207
Athens	Clarke	AGH Employees'	10-28-75	196
Athens	Clarke	Athens Division	3-07-29	1,401
Athens	Clarke	Dairy-Pak Athens	3-25-57	462
Athens	Clarke	Educators'	5-18-59	207
Atlanta	Fulton	A D Co. Employees	4-10-53	476
Atlanta	Fulton	Amarlite Employees	9-10-80	230
Atlanta	Fulton	American Freight System Employees	11-07-80	14,255
Atlanta	Fulton	AMILSCO	2-24-60	36
Atlanta	Fulton	Associated	1-23-56	14,668
Atlanta	Fulton	Atlanta City Employees	8-30-28	6,384
Atlanta	Fulton	Atlanta Coca-Cola Bottling Co. Employees'	5-04-73	5,691
Atlanta	Fulton	Atlanta Cooperative Credit Association	2-02-39	270
Atlanta	Fulton	Atlanta Postal	11-03-25	148,404
Atlanta	Fulton	Atlanta Railway Postal Clerks	3-15-28	10,031
Atlanta	Fulton	Atlanta Teachers	11-26-26	15,381
Atlanta	Fulton	Atlantic Steel	11-26-26	6,536
Atlanta	Cobb	Chevron Southern	11-23-33	1,645
Atlanta	DeKalb	Cox Communications (Formerly White Columns)	6-11-64	605
Atlanta	Fulton	Delta Employees	3-08-40	272,206
Atlanta	Cobb	Employes, Swift and Company	4-27-33	186
Atlanta	Cobb	The Federal Employees	3-31-30	73,786
Atlanta	Fulton	GPC Credit Association	6-10-74	1,831
Atlanta	DeKalb	GTA	10-01-75	3,777
Atlanta	DeKalb	Georgia Central	5-01-36	172,765

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Atlanta	Fulton	Georgia Department of Human Resources	7-30-51	3,989
Atlanta	Fulton	Georgia Department of Public Safety	6-22-70	2,227
Atlanta	Fulton	Georgia DOT	11-19-51	8,274
Atlanta	Fulton	Georgia E.S.A.	1-05-40	2,525
Atlanta	Cobb	Georgia International	12-10-62	572
Atlanta	Fulton	Georgia State Department of Education	3-15-54	5,525
Atlanta	Fulton	Georgia Telco	12-06-43	221,100
Atlanta	DeKalb	Gulf Oil Employees	10-07-41	1,084
Atlanta	Fulton	H M B Employees	1-11-73	1,102
Atlanta	Fulton	Hospital Authority Employees	5-15-46	5,061
Atlanta	Fulton	IBEW Local 613	7-21-80	1,427
Atlanta	Fulton	Journal-Constitution Employees	4-30-28	5,371
Atlanta	Fulton	Mead Employees' (Formerly Mead Packing Employees')	4-30-28	3,294
Altanta	Fulton	Munford Employees	6-14-73	567
Atlanta	DeKalb	Mutual Savings	12-23-33	13,482
Atlanta	Fulton	Piedmont Hospital	3-29-74	802
Atlanta	DeKalb	Reliance	1-23-78	7,232
Atlanta	Fulton	Rich's Employees	3-04-38	14,434
Atlanta	Fulton	S. M. C. R. C.	1-10-39	304
Atlanta	Fulton	Sewell Employees	1-14-75	700
Atlanta	Fulton	Southern Freight Bureau Employees	11-19-35	430
Atlanta	Fulton	State Employees	11-14-61	13,673
Atlanta	Fulton	The Thrift	10-24-28	8,966
Atlanta	Fulton	United Family Employees	8-07-56	864
Atlanta	Fulton	USSAC	3-24-33	952
Atlanta	Fulton	Williams Bros. Employees' Savings and Credit Association	9-20-78	1,165

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Attapulgus	Decatur	Attapulgus Employees	11-05-81	272
Augusta	Richmond	Health Center	1-16-76	2,968
Augusta	Richmond	King Mill Savings & Credit Association	6-20-57	2,211
Augusta	Richmond	Richmond County Health Department Employees	12-20-52	252
Bainbridge	Decatur	Amoco Fabrics Company Credit Association	1-31-75	418
Baldwin	Banks	Fieldale	10-10-80	1,166
Brunswick	Glynn	Glynn County Federal Employees	4-03-53	3,394
Buford	Gwinnett	Lovable	11-05-84	0
Calhoun	Gordon	Calhoun-Gordon County Educators'	1-14-75	187
Calhoun	Gordon	Crown Crafts, Inc. Employees	6-11-76	213
Carnesville	Franklin	Bulldog Trucking Employees	2-16-84	90
Cartersville	Bartow	Stratton Industries Credit Association	10-20-81	260
Chamblee	DeKalb	Lay Employees Savings and Loan Credit Union	9-04-51	2,044
Chatsworth	Murray	Cumberland Credit Association	10-02-81	165
College Park	Fulton	Associated Grocers	6-29-32	965
Columbus	Muscogee	W. C. Bradley Employees' Credit Association	9-30-75	221
Columbus	Muscogee	"CPC"	2-15-73	23
Columbus	Muscogee	Columbus Coca-Cola Employees	10-06-48	79
Columbus	Muscogee	Columbus Health & Hospital	11-25-53	987
Columbus	Muscogee	Columbus Postal	1-07-27	9,639
Columbus	Muscogee	Columbus Regional Hospital	7-18-75	91
Columbus	Muscogee	Gas Light Employees	11-12-57	283
Columbus	Muscogee	Swift	2-26-65	999
Columbus	Muscogee	Tom's Credit Association	11-03-81	545
Cordele	Crisp	Harris Employees	5-19-47	398
Cornelia	Habersham	Ethicon	1-30-79	1,394
Cornelia	Habersham	Statco	1-18-65	626
Cuthbert	Randolph	Day Company Inc., Employees	6-10-81	24

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Dalton	Whitfield	N. G. E. M. C.	8-27-52	528
Dalton	Whitfield	Tappan Employees	5-06-80	110
Dalton	Whitfield	Whitfield County Postal Employees	3-02-51	486
Decatur	DeKalb	Decatur Postal Employees	10-30-51	2,158
Decatur	DeKalb	Decatur Teachers	11-16-55	347
Decatur	DeKalb	GAE Members	10-04-84	19
Decatur	DeKalb	Kraft Employees	5-29-34	4,873
Decatur	DeKalb	The Woodco	6-17-53	227
Doraville	DeKalb	F. D. & L. Employees	6-03-45	1,032
Doraville	Gwinnett	Gaylord Employees'	2-14-55	169
Douglas	Coffee	Coffee General Hospital Employees	3-03-72	107
Dry Branch	Bibb	Georgia Kaolin Employees	1-08-51	608
Dublin	Laurens	Dublin Federal Employees	1-16-51	1,271
East Point	Fulton	Colonial Stores Employees	8-13-29	7,756
East Point	Fulton	East Point Municipal Employees	3-06-41	478
East Point	Fulton	Fulton Teachers	11-02-30	6,691
East Point	Fulton	Perry Communications	8-27-62	261
Fitzgerald	Ben Hill	P. H. P. Credit Association	4-05-76	872
Forest Park	Clayton	Employees Savings & Credit Assn.	8-21-80	2,731
Forest Park	Clayton	Sexton Atlanta Employees	1-12-45	61
Fort McPherson	Fulton	Fort McPherson	7-23-48	6,173
Gainesville	Hall	HCH Employees'	10-15-74	448
Gordon	Wilkinson	Freeport Kaolin Employees'	5-15-79	512
Griffin	Spalding	Launderers & Cleaners	3-09-72	2,067
Hapeville	Fulton	Hapeville Auto Employees	7-09-82	4,180
Hapeville	Fulton	Hapeville Employees'	3-29-79	564
Hazlehurst	Jeff Davis	H and S Employees Credit Association	8-02-72	137
Hazlehurst	Jeff Davis	Patchogue-Plymouth Employees Credit Association	8-15-68	2,006

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Helen	White	Orbit Savings & Credit Association	9-27-77	305
Jackson	Butts	CGEMC Employees	9-09-53	332
Jonesboro	Clayton	C. C. B. E. Employees	12-30-57	3,070
Jonesboro	Clayton	Clayton Cities & County Employees	1-05-71	1,193
LaFayette	Walker	Roper LaFayette Employees'	3-29-74	318
Macon	Bibb	City Employees	2-28-51	327
Macon	Bibb	Federal Employees	2-01-26	2,697
Macon	Bibb	Georgia Kraft Employees	1-31-49	4,360
Macon	Bibb	Macon Firemen's	4-18-42	251
Macon	Bibb	Macon Oil Processors	3-12-46	1,143
Macon	Bibb	Macon Police	10-02-50	367
Macon	Bibb	Macon Water Works	7-11-50	161
Macon	Bibb	Medical Center of Central Georgia	12-01-71	1,751
Macon	Bibb	Smith and Sons Employees	6-07-73	277
Marietta	Cobb	C-MAR	10-29-64	5,233
Marietta	Cobb	Kennestone Regional	6-10-81	2,366
McIntyre	Wilkinson	Engelhard Employees'	3-04-80	241
Milledgeville	Baldwin	Baldwin County Hospital Employees	1-06-58	528
Milledgeville	Baldwin	Central State Hospital	8-28-52	6,542
Monroe	Walton	Champion Employees' Credit Association	8-19-77	246
Montezuma	Macon	Southern Frozen Foods Employees	11-22-72	376
Moultrie	Colquitt	Employees Credit Union, c/o New Sipco, Inc.	4-24-33	147
Moultrie	Colquitt	Moultrie Container Employees	3-01-83	114
Nashville	Berrien	Nashville Mills Employees Association	11-21-72	1,256
Norcross	Gwinnett	Genuine Parts	1-25-37	1,112
Norcross	Gwinnett	Rock-Tenn Company Employees	7-30-74	734
Pine Mountain	Harris	Callaway Gardens	7-26-77	414
Ringgold	Catoosa	Salem Carpet Mills	7-06-73	867

*AMOUNTS IN THOUSANDS

LIST OF STATE CREDIT UNIONS

CITY	COUNTY	NAME OF CREDIT UNION	CHARTER DATE	TOTAL ASSETS*
Rome	Floyd	Floyd County Postal Employees	4-17-26	662
Rome	Floyd	Northwest Georgia (Formerly Northwest Georgia Teaches)	11-25-81	6,430
Rome	Floyd	Rome Kraft Employees	3-31-55	5,997
Savannah	Chatham	Family Lines Credit Union of Savannah	12-29-28	3,558
Savannah	Chatham	G. P. A.	11-17-52	1,822
Savannah	Chatham	Health Employees Chatham County	8-01-55	1,045
Savannah	Chatham	Savannah Electric and Power Employees	4-11-39	1,845
Savannah	Chatham	Savannah Federal	6-10-31	1,484
Savannah	Chatham	Savannah J-Mers	9-18-64	376
Savannah	Chatham	Savannah Postal	6-23-52	3,191
Savannah	Chatham	Savannah Regional Hospital	4-17-72	392
Savannah	Chatham	Southern States Employees	12-03-70	120
Savannah	Chatham	Workmen's Circle	2-06-50	2,485
Sea Island	Glynn	Sea Island Employees	5-27-80	4,290
Statesboro	Bulloch	Central Ogeechee River Educators (CORE) (Formerly Bulloch County School Employees)	6-21-74	1,301
Tallapoosa	Haralson	Dixisteel	4-13-62	623
Thomasville	Thomas	Davis Employees Credit Association	10-13-70	283
Thomasville	Thomas	Flowers Employees Credit League	11-17-71	6,689
Toccoa	Stephens	North Georgia	3-29-82	3,578
Toccoa	Stephens	Wright Manufacturing Employees	11-18-63	1,894
Valdosta	Lowndes	South Georgia Area Public Employees	7-19-82	467
Valdosta	Lowndes	Valdosta Educators	11-28-72	799
Valdosta	Lowndes	Valdosta Onized	7-30-54	6,779
Vidalia	Toombs	Oxford Employees	12-09-76	762
Warner Robins	Houston	Christian Churches	4-28-80	244
Warner Robins	Houston	Warner Robins Employees	10-09-69	636
Wrens	Jefferson	Georgia-Tennessee Mining and Chemical Employees	3-31-70	32

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE CREDIT UNIONS IN GEORGIA
AS OF DECEMBER 31, 1984
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1983
(Amount in Thousands)

	Dec. 31 1984	%*	Dec. 31 1983	%*	AMOUNT Increase (Decrease)	PERCENT Increase -Decrease
No. of Credit Unions	165		168			
ASSETS						
Cash and Due from Depository	$ 25,333	2.0	$ 15,727	1.4	$ 9,606	61.1%
U.S. Govt. Obligations	181,514	14.5	153,599	13.7	27,915	18.2%
Corporate Credit Unions	165,558	13.2	197,660	17.6	(32,102)	-16.2%
Other Investments	191,115	15.3	182,682	16.3	8,433	4.6%
Net Loans	670,438	53.5	556,770	49.6	113,668	20.4%
Credit Union Premises Furniture and Fixtures	5,844	0.5	5,227	0.5	617	11.8%
Other Assets	12,201	1.0	10,084	0.9	2,117	21.0%
TOTAL ASSETS	$1,252,003	100.0	$1,121,749	100.0	$130,254	11.6%
LIABILITIES						
Share Draft (Demand Deposit)	$ 50,030	4.0	$ 34,327	3.1	$ 15,703	45.7%
Member Savings, Deposits and Certificates	1,083,011	86.5	986,028	87.9	96,983	9.8%
Div./Int. Payable	6,676	0.5	6,687	0.6	($11)	-0.2%
Notes Payable	40,740	3.3	37,928	3.4	2,812	7.4%
Accounts Payable and Other Liabilities	2,414	0.2	2,442	0.2	($28)	-1.1%
TOTAL LIABILITIES	$1,182,871	94.5	$1,067,412	95.2	$115,459	10.8%
EQUITY CAPITAL						
Member Shares	$ 1,981	0.2	$ 1,934	0.2	$ 47	2.4%
Reserves	38,771	3.1	32,235	2.9	6,536	20.3%
Undivided Earnings	28,380	2.3	20,168	1.8	8,212	40.7%
TOTAL EQUITY CAPITAL	$ 69,132	5.5	$ 54,337	4.8	$ 14,795	27.2%
TOTAL LIABILITIES AND EQUITY CAPITAL	$1,252,003	100.0	$1,121,749	100.0	$130,254	11.6%

* Percent of Total Assets

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE CREDIT UNIONS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1984 AND DECEMBER 31, 1983
(Amount in Thousands)

	Dec. 31 1984	%*	Dec. 31 1983	%*	AMOUNT Increase (Decrease)	PERCENT Increase -Decrease
OPERATING INCOME						
Interest on Loans	$ 83,389	58.9	$ 71,229	60.8	$12,160	17.1
Income from Investments	55,354	39.1	44,164	37.7	11,190	25.3
Other Income	2,751	1.9	1,815	1.5	936	51.6
TOTAL OPERATING INCOME	$141,494	100.0	$117,208	100.0	$24,286	20.7
OPERATING EXPENSES						
Employees Comp. & Benefits	$ 11,833	8.4	$ 10,048	8.6	$ 1,785	17.8
Office Expenses	5,110	3.6	4,226	3.6	884	20.9
Interest on Borrowed Money	3,661	2.6	2,580	2.2	1,081	41.9
Other Expenses	8,162	5.8	7,038	6.0	1,124	16.0
TOTAL OPERATING EXPENSES	$ 28,766	20.3	$ 23,892	20.4	$ 4,874	20.4
INCOME BEFORE RESERVE TRANSFERS & SECURITIES GAINS/LOSSES	$112,728	79.7	$ 93,316	79.6	$19,412	20.8
Net Reserve Transfer	6,282	4.4	5,158	4.4	1,124	21.8
INCOME BEFORE SECURITIES GAINS/LOSSES	$106,446	75.2	88,158	75.2	18,288	20.7
Securities Gains/Losses, Net	40	.0	54	.0	(14)	-25.9
NET INCOME AVAILABLE FOR DIVIDENDS	$106,486	75.3	$ 88,212	75.3	$18,274	20.7
Dividends/Interest on Shares & Deposits	97,097	68.6	81,363	69.4	15,734	19.3
NET INCOME RETAINED	$ 9,389	6.6	$ 6,849	5.8	$ 2,540	37.1

* Percent of Total Income

LIST OF STATE-CHARTERED SAVINGS AND LOAN ASSOCIATIONS

CITY	COUNTY	NAME OF SAVINGS AND LOAN	CHARTER DATE	BEGIN BUSINESS	TOTAL ASSETS*
Canton	Cherokee	North Georgia Savings and Loan Association, Inc.	3-29-79	5-31-79	36,815
Conyers	Rockdale	Rockdale Savings and Loan Association	8-14-81	9-27-83	7,649
Duluth	Gwinnett	Investors Trust Savings and Loan Association	1-17-84	5-03-84	21,489
Hiawassee	Towns	Mountain Savings & Loan	11-08-83	12-08-84	1,612
Marietta	Cobb	Cobb Savings and Loan Association	1-13-81	11-01-82	23,350
Martinez	Columbia	First Columbia Savings and Loan Association	9-26-83	6-01-84	7,294
Sandy Springs	Fulton	Metro Savings and Loan Association	1-19-84	6-01-84	18,581
Toccoa	Stephens	1st Franklin Savings & Loan Association	3-15-84	7-23-84	3,750

* AMOUNTS IN THOUSANDS

SUMMARY OF ACTIVITIES OF SAVINGS AND LOAN ASSOCIATIONS

ARTICLES OF INCORPORATION APPROVED

NAME OF SAVINGS AND LOAN	LOCATION	APPROVED
Investors Trust Savings and Loan Association	Duluth	1-09-84
Georgia First Savings and Loan Association	Gainesville	4-06-84
Sentry Savings & Loan	Roswell	1-10-84
Metro Savings and Loan Association	Sandy Springs	1-16-84
1st Franklin Savings & Loan Association	Toccoa	3-12-84

PERMITS TO BEGIN BUSINESS

NAME OF SAVINGS AND LOAN	LOCATION	APPROVED
Investors Trust Savings and Loan Association	Duluth	5-03-84
Mountain Savings & Loan	Hiawassee	12-08-84
First Columbia Savings and Loan Association	Martinez	6-01-84
Metro Savings and Loan Association	Sandy Springs	6-01-84
1st Franklin Savings & Loan Association	Toccoa	7-23-84

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
ABSTRACT OF REPORTS OF CONDITION OF STATE SAVINGS AND LOAN ASSOCIATIONS
AS OF DECEMBER 31, 1984
WITH COMPARATIVE STATEMENT AS OF DECEMBER 31, 1983

	December 31, 1984 8 Associations	December 31, 1983 3 Associations
ASSETS		
Cash and Due from Depository Institution	$ 19,801	$ 2,365
Securities	8,512	4,341
Federal Funds Sold and Securities Purchased Under Agreement to Resell	15,576	6,486
Gross Loans and Lease Financing Receivables	71,032	26,951
Reserve for Loan Losses and Lease Losses	(180)	(47)
Unearned Income	(804)	
Net Loans and Lease Financing Receivables	70,048	26,904
Savings & Loan Premises, Furniture and Fixtures	4,154	1,806
Other Real Estate Owned	6	85
Other Assets	2,443	902
TOTAL ASSETS	$120,540	$42,889
LIABILITIES		
Demand Deposits of IPC - Domestic	$ 9,031	$ 3,637
Time and Savings Deposits of IPC - Domestic	82,656	25,076
Deposits of U.S. Government	30	6
Deposits of SCM	6,890	7,461
All Other Deposits	10	1,701
Certified and Officers' Checks	2,926	449
Total Deposits	$101,543	$38,330
Other Liabilities	2,584	266
TOTAL LIABILITIES	$104,127	$38,596
EQUITY CAPITAL		
Common Stock	$ 6,581	$ 2,200
Surplus	9,229	2,010
Undivided Profits and Capital Reserves	603	83
TOTAL EQUITY CAPITAL	$ 16,413	$ 4,293
TOTAL LIABILITIES AND EQUITY CAPITAL	$120,540	$42,889

* AMOUNTS IN THOUSANDS

DEPARTMENT OF BANKING AND FINANCE
STATE OF GEORGIA
COMPARATIVE STATEMENT OF EARNINGS AND EXPENSES
OF
STATE SAVINGS AND LOANS IN GEORGIA
FOR
CALENDAR YEARS ENDING DECEMBER 31, 1984 AND DECEMBER 31, 1983

	December 31, 1984 8 Associations	December 31, 1983 3 Associations
INTEREST INCOME		
Interest and Fees on Loans	$7,009	$3,350
Income from Lease Financing	0	0
Interest on Balances with Depository Institutions	423	0
Income on Federal Funds Sold and Securities Purchased under Agreement to Resell	1,160	281
Interest and Dividends from Securities	585	349
TOTAL INTEREST INCOME	$9,177	$3,980
INTEREST EXPENSE		
Interest on Deposits	$5,033	$2,356
Expense of Federal Funds Purchased and Securities Sold under Agreements to Repurchase	61	28
Interest on Other Borrowed Money	6	39
Interest on Subordinated Notes and Debentures	0	0
TOTAL INTEREST EXPENSE	$5,100	$2,423
NET INTEREST INCOME	4,077	1,557
TOTAL NONINTEREST INCOME	1,226	314
OVERHEAD EXPENSE		
Salaries and Employee Benefits	2,542	806
Net Occupancy Expense of Savings & Loan Premises, Furniture and Equipment Expenses	781	285
Other Noninterest Expenses	1,822	522
TOTAL OVERHEAD EXPENSES	$5,145	$1,613
PROVISION FOR LOAN LOSSES	142	50
SECURITIES GAINS OR LOSSES	6	0
NET OPERATING INCOME BEFORE TAXES	22	208
APPLICABLE INCOME TAXES	7	64
NET OPERATING INCOME AFTER TAXES	15	144
EXTRAORDINARY INCOME OR EXPENSES, NET	0	0
NET INCOME	$ 15	$ 144

(Amounts in Thousands)

FIRMS AUTHORIZED TO SELL CHECKS
UNDER THE GEORGIA SALE OF CHECKS ACT,
APPROVED MARCH 2, 1965

(Chapter 7-1-680-692, Financial Institutions Code of Georgia)

All State and National Banks, State and Federal Savings and Loan Associations, Federal Savings Banks, State and Federal Credit Unions maintaining their principal place of business in Georgia. A listing of State and National Banks, State Savings and Loan Associations and State Credit Unions is included herein. A listing of Federal Savings and Loan Associations, Federal Savings Banks, and Federal Credit Unions may be obtained from the appropriate Federal regulatory agency; i.e., Federal Home Loan Bank of Atlanta, National Credit Union Administration.

NAME	LOCATION	TOTAL NUMBER OF GEORGIA AGENTS	LICENSE NO.
American Express Travel Related Services Company, Inc.	New York, NY	543	1
Associates Financial Express, Inc.	Dallas, TX	343	2
Atlanta Cash It Here, Inc.	Atlanta, GA	0	16
BA Cheque Corporation & BankAmerican Corporation	San Francisco, CA	275	3
Barclays Bank International Ltd.	New York, NY	72	4
The Chase Manhattan Corporation	New York, NY	195	5
Citicorp & Citicorp Service, Inc.	Chicago, IL	267	6
Deak-Perera Georgia, Inc.	Atlanta, GA	0	7
First Security Money Orders, Inc.	Beaufort, SC	6	8
Munford, Inc.	Atlanta, GA	202	9
National Money Orders, Inc.	Houston, TX	24	10
Republic Money Orders, Inc.	Dallas, TX	453	11
Societe Francaise du Cheque de Voyage	New York, NY	13	12
Thomas Cook, Inc.	Princeton, NJ	121	13
Travelers Express Company, Inc.	Minneapolis, MN	891	14
Travellers Cheque Associates Ltd.	New York, NY	51	15

GEORGIA CREDIT UNION DEPOSIT INSURANCE CORPORATION

STATEMENT OF ASSETS AND LIABILITIES

	12-31-84	12-31-83
ASSETS		
Cash in Bank	$ 14,599	$ 8,773
Investments - Certificates of Deposits, etc.	6,084,792	4,328,662
Due from Members	36,441	482,263
Due from Credit Unions in Liquidation	6,897	6,943
Fixed Assets	20,668	12,568
Other Assets	12,285	13,278
TOTAL ASSETS	$6,175,682	$4,852,487
LIABILITIES, RESERVES, CAPITAL		
Miscellaneous Accounts Payable	$ 9,100	$ 128,140
Reserve Against Insurance Liabilities	3,431,677	2,613,788
Capital - Members' Paid-in Fees	2,734,905	2,110,559
TOTAL LIABILITIES, RESERVES, CAPITAL	$6,175,682	$4,852,487